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State Planning Commission

REPORT

2025

IMPACT ASSESSMENT OF KALAIGNAR MAGALIR URIMAI THITTAM IN TAMIL NADU

Impact Assessment of Kalaignar Magalir Urimai Thittam in Tamil Nadu

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Date : 10.10.2025

FOREWORD

The state of Tamil Nadu, being a forerunner with regard to welfare schemes, has formulated and implemented yet another scheme, the Kalaignar Magalir Urimai Thittam , in pursuance of social justice and gender equality. Conceived not as mere financial assistance but as a fundamental 'rights grant' (*urimai thogai*), the scheme is a powerful acknowledgement of the immense, and often invisible, contribution of women to their families and to society at large.

This Impact Assessment Report provides compelling evidence of the scheme's success on multiple fronts:

- The findings reveal effective targeting as the scheme covers the most vulnerable and marginalized sections of our society, prioritising those most in need;
- Beneficiaries have overwhelmingly prioritised household food security—purchasing more vegetables, better quality rice, and milk for their families using the rights grant. A substantial portion of the rights grant is also being directed towards essential health expenditures, particularly for medicines, and for supporting children's education;
- In the realm of women's empowerment, this study captures a powerful narrative of enhanced self-confidence, dignity, and status reported by beneficiaries within their families. Women beneficiaries report a greater say in household financial decisions and the certainty of this monthly grant has reduced financial stress and fostered a sense of security and agency;

This Report brings to light the transformative power of a targeted intervention that is well conceived and well implemented. I hope this comprehensive analysis provides valuable insights for policy makers and guide our efforts towards social justice and gender equality.

I thank the research team from the State Planning Commission and officials of Department of Economics and Statistics for their diligent work in completing the study in a time bound manner.

Executive Vice Chairman
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ACKNOWLEDGEMENT

The Kalaignar Magalir Urimai Thogai scheme, launched by the Government of Tamil Nadu to strengthen women's economic independence, provides a monthly cash support of Rs.1,000 to eligible women heads of households. To study its utilisation and impact, the State Planning Commission undertook this in-house impact assessment using both quantitative and qualitative methods.

We express our sincere gratitude to Dr. J. Jeyaranjan, Executive Vice-Chairman, State Planning Commission, for his continuous guidance in shaping the study framework and the analysis. We thank Prof. M. Vijayabaskar, Member, State Planning Commission, for his valuable support in framing the methodology. We also thank to Tmt. Sudha S, IFS, Member-Secretary, State Planning Commission, for her facilitation, coordination, and constant support throughout the study.

We gratefully acknowledge the support of Tmt. R. Jaya, IAS, Principal Secretary/Commissioner, Department of Economics and Statistics, for enabling data collection. Our thanks also go to the district-level officials of the Department of Economics and Statistics for completing the fieldwork in a time-bound manner.

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Key Findings

The State Planning Commission of the Government of Tamil Nadu undertook an impact assessment of the Kalaignar Magalir Urimai Thittam (KMUT), a flagship scheme of the Government of Tamil Nadu, launched in September 2023. This study covered 20 locations -10 village panchayats and 10 wards from urban areas- spread across the most backward parts of Tamil Nadu. In the selected village panchayats and wards a complete enumeration of all households, accounting to a total of 10311 households, were carried out in June-July 2025. The study involved collection of quantitative and qualitative data through questionnaire, personal interviews and focus group discussions.

Key results are as follows:

- Out of 5180 households surveyed in rural Tamil Nadu, 3323 households are covered by the KMUT indicating a coverage of 64%; in urban Tamil Nadu out of 5131 households that were surveyed 2840 households are covered under KMUT, indicating a coverage of 55%. In Tamil Nadu as a whole, out of 10311 households surveyed 6163, that is, 60% of households, are covered by the KMUT.

- The coverage of households under KMUT has ensured that the most marginalised sections of the society in Tamil Nadu are included:

    - 46% of the KMUT beneficiaries in rural Tamil Nadu and 16% in urban Tamil Nadu belong to the Scheduled Castes and Scheduled Tribes, the most disadvantaged sections of our society;
    - One fifth of KMUT beneficiaries belong to the Most Backward Classes (MBC);
    - Poorer households with AAY or PHH ration cards have had a better chance of being covered under KMUT. In rural Tamil Nadu 76% of KMUT beneficiaries have either AAY or PHH cards, while in urban Tamil Nadu 36% KMUT beneficiaries have AAY or PHH cards;
    - 15% of KMUT beneficiaries are senior citizens, above 60 years of age;
    - 17%, of KMUT beneficiaries are single women who are either widowed or separated or divorced or unmarried;
    - 7% of KMUT beneficiary households are single member households where two thirds of beneficiaries report their employment status as non-workers;
    - 32% of KMUT beneficiaries are illiterate with no formal education;
    - Predominant section of KMUT beneficiaries work as wage labourers;
    - Large sections of KMUT beneficiaries report residing in poor housing conditions, in semi-pucca/kutcha structures, with limited access to toilet facilities.

- The functioning of KMUT has an impeccable record with regard to the deposit of rights grant into the bank/ post-office accounts of beneficiaries. 99 percent of beneficiaries across rural and urban locations vouch for the regularity of payment;

- Food security has increased for the KMUT beneficiaries. The KMUT money is preponderantly used to purchase essential food items for the family. Women beneficiaries have increased their spending on food items and are buying more vegetables, more groceries, better quality rice and more milk across rural and urban

Tamil Nadu. 79% of KMUT beneficiaries in rural Tamil Nadu and 55% in urban Tamil Nadu report purchasing more vegetables for their family while 63% of beneficiaries in rural areas and 46% in urban areas spend their KMUT money on purchasing better quality rice.

- 39% of beneficiaries in rural Tamil Nadu and 35% of beneficiaries in urban Tamil Nadu report using the KMUT money towards purchase of medicines.

- One fifth of beneficiaries report spending their KMUT money on their children's education;

- There is also a whole range of essential items on which the beneficiaries spend their entitlement such as repaying debts, purchase of LPG cylinder, recharging mobile phones, generating small savings etc.

- About two-fifths of KMUT beneficiaries in the state feel the most important change they perceive due to the receipt of rights grant is that their self-confidence has improved; about 14% feel they have become more independent; another 28% say their ability to spend money without asking anyone has increased; and 14% say their ability to spend for their children has improved.

- In rural areas 70% of beneficiaries report that ever since they started receiving the KMUT money, their borrowings at petty shops for groceries have come down. In the urban areas, the corresponding percentage is about 55%.

- Guaranteed receipt of rights grant from KMUT has acted as a catalyst for empowerment. The ability to purchase essential items for the family directly translates into enhanced self-confidence and enhanced status within their families for the beneficiaries. More than 85% of KMUT beneficiaries in rural Tamil Nadu and more than 90% in urban Tamil Nadu perceive that their status within their family has improved; their ability to travel has improved; their ability to spend for their personal needs has increased; and all these have apparently brought down the level of stress in their lives and improved their self-confidence.

- The results from our study on KMUT clearly shows that the scheme is moving in the right direction towards achieving its major objectives, namely, to acknowledge the tireless efforts of the women beneficiaries towards their families and to provide rights grant to enhance their living standards. The scheme has proved to be an important step towards bringing about gender equality within the beneficiary families. A wide range of benefits have been reaped by the beneficiaries due to the receipt of rights grant and this includes not only tangible benefits such as more money available to meet the essential needs of their families but also intangibles such as enhancement in their status within their families, higher roles as decision makers, larger roles in planning expenditure and savings of their families, freedom to travel and spend and finally feeling more empowered.

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Impact Assessment of Kalaignar Magalir Urimai Thittam in Tamil Nadu

Kalaignar Magalir Urimai Thittam (Women's Rights Grant Scheme) was launched by the Government of Tamil Nadu in September 2023 and this scheme provides eligible women with 'rights grant', a sum of one thousand rupees, every month. The State Planning Commission of the Government of Tamil Nadu undertook an impact assessment of this scheme in June-July 2025 and this report presents the results of this study.

1. The Background

On the 27thMarch 2023, the Chief Minister of Tamil Nadu in his speech in the Legislative Assembly noted:

> "This Women's Rights Grant Scheme/Magalir Urimai Thogai Scheme, which will be chronicled in history as a great step among the programmes implemented for the cause of social justice in Tamil Nadu, will provide one thousand rupees per month to approximately one crore women heads of families[1]."

Following the speech by the Chief Minister, the scheme named as Kalaignar Magalir Urimai Thittam (KMUT) was formulated and was launched with two major objectives in September 2023[2]:

1. To give recognition to the efforts of women who work tirelessly throughout their lives for their families;
2. To provide an entitlement of Rs.12000/annum that is meant to improve the livelihood of women, enhance their standard of living and pave the way for them to live with self- respect in society.

KMUT is visualized as a step towards promoting social justice and gender equality. The comprehensive guidelines issued for the implementation of KMUT notes,

> "To acknowledge the undervalued labour of women and provide economic freedom to women from poor families who engage in agricultural and household work for minimal wages, the Government of Tamil Nadu is introducing this massive scheme[3]."

In India, at present, as many as 10 states (Assam, West Bengal, Himachal Pradesh, Tamil Nadu, Karnataka, Madhya Pradesh, Chattisgarh, Odisha, Jharkand and Maharashtra) have launched schemes to provide unconditional cash transfers to women. However, it is only in Tamil Nadu the cash transfer is termed as a right or a financial entitlement (*urimai thogai*) and not as a financial assistance (*udavi thogai*)[4]. This perspective of treating the cash transfer as a woman's right and not as a grant given out of empathy is a step towards addressing systemic inequalities across gender in our society.

As noted above, the guidelines issued for KMUT recognizes the unpaid domestic and care work done by women and makes an explicit link between their work and cash transfer. That

[1] Government of Tamil Nadu, 2023 (a)
[2] ibid
[3] ibid
[4] This perspective has been highlighted by other researchers as well. See, Kotiswaran, 2025.

the burden of domestic and care work is disproportionately borne by women is a well-established fact. The time-use survey conducted in Tamil Nadu in 2019 notes that while women spend on an average 261 minutes per day on 'unpaid domestic services for household members', men spend only 91 minutes[5]. Similarly, on 'unpaid caregiving services for household members' women spend 142 minutes per day on an average while men spend only 83 minutes, in Tamil Nadu[6]. Clearly the time spent on unpaid domestic and care services by women is much larger compared to men. It is this anomaly that KMUT aims to address as indicated by the objective of the scheme, listed above.

KMUT is conceived with the background knowledge that similar cash transfer schemes implemented across the world have brought about significant changes. The Government Order for the implementation of KMUT notes,

> "Studies have shown that the incidence of poverty is likely to be reduced by half through such programmes and that women prioritized the funds available to them for their children's education, nutrition and medical needs and also came forth to start small businesses. To cap it all, women have gained self-confidence. If such programmes sporadically implemented in some countries, as an experimental effort, can create so many benefits, then there is no doubt that this massive initiative to be implemented in Tamil Nadu will generate substantial economic benefits in Tamil society in future"[7].

Studies carried out across the world indicate a direct, positive relationship between cash transfers to women and enhanced expenditure on household needs.

> "In Nicargua,…..cash transfer recipients shifted the composition of food expenditures to more expensive foods (ie. More protein, fruits, vegetables fewer staples) even though total food expenditures were not different from other households, with similar per capita expenditures."[8]

> "Across 44 estimates from 19 studies, we find that almost without exception, studies find either no significant impact or a significant negative impact of transfers on expenditures on alcohol and tobacco……..This result is consistent across the world, supported by data from Latin America, Africa and Asia. It is also consistent across conditional and unconditional cash transfer programmes. The evidence suggests that cash transfers are not used for alcohol and tobacco at any significant levels."[9]

A detailed study of the Maharashtra's experience with cash transfer scheme notes the following:

> "Daily necessities were the most common expenditure, with 25% of women using all the funds and 28% using most of their resources for household needs, underscoring the immediate financial demands in many families."[10]

Observer Research Foundation based on research across India notes that,

[5] Government of India,2020
[6] ibid
[7] Government of Tamil Nadu, 2023 (a)
[8] Evans and Popova, 2014
[9] ibid
[10] Shinde and Ovhal, 2025

> "Though cash transfers are dismissed as freebies in public discourse, emerging evidence from states shows they can have a positive impact on household spending, …empowerment of women and savings."[11]

> "These programmes have taken hold in a context where women face excessive barriers to economic participation and rarely have access to money. As this brief shows, targeted unconditional transfers-though modest in amount-protect women from shocks and stresses such as disease outbreaks and climate related events. They also contribute to improving household well-being, food security, education of children and family health while promoting savings and enhancing women's empowerment."[12]

Thus, the cash transfers and the associated benefits are strongly linked when the transfers are made to women.

1.1. Administrative Details of KMUT

As per a Government Order issued in July 2023, the benefit from KMUT is available only for a female head of the eligible household who has completed 21 years of age and holds a ration card[13]. The Government Order further notes that the following three economic criteria have to be satisfied for families to be eligible for KMUT:

1. Families earning annual income below Rs.2.5 lakhs;
2. Families holding less than 5 acres of wetland or less than 10 acres of dry land;
3. Families consuming less than 3600 units of electricity per year for domestic use.

In the implementation of the KMUT scheme, all persons whose names appear in a family card are considered as one family. The woman head of the family in every eligible family can apply to avail the benefit of KMUT.

As regards the ineligibility criteria the Government Order notes that if any of the family members of the woman applicant applying for the benefit of KMUT belongs to any of the following categories, the applicant belonging to that family shall be ineligible to receive the Magalir Urimai Thogai:

1. Families earning an annual income of Rs.2.5 lakh and above
2. Persons who file income tax returns with an annual family income of over Rs.2.5 lakhs
3. Professional tax payers earning an income of Rs 2.5 lakh and above, per annum;
4. State Government and Government of India Employees/Employees of Public Sector Undertakings/Banks, Employees of Boards, Local Bodies, Cooperative institutions and their pensioners
5. Elected People's representatives other than Village Panchayat Ward members;
6. Those having four wheelers for own use
7. Owners of business establishments with an annual turnover of more than 50 lakhs and paying Goods and Services Tax

[11] Kumar, 2025
[12] ibid
[13] Government of Tamil Nadu, 2023 (a)

8. Families already receiving regular social security scheme pensions such as Old Age Pension, Widow Pension, Unorganized Workers' Welfare Pension and families receiving Pension/Family pension from Government.

Further, the Government Order of July 2023 provided the following exemption:

- Families that include a member receiving maintenance grant/assistance for persons with disabilities such as Intellectual Disability, Severely Affected Disability, Spinal Cord/Spinal Muscular Atrophy and Parkinson's disease disability, Muscular Dystrophy, or Leprosy-cured disability, provided by the Department for the Welfare of the Differently Abled, are eligible to apply. These categories of applicants are eligible to apply if they meet the other criteria of the scheme and do not fall under any other ineligibility category.

The list of exemption was further expanded and two more exemptions were added in August 2023 by a Government Order to include the following[14]:

- Qualified women in families receiving Old Age Pension under the Indira Gandhi National Old Age Pension Scheme, the Chief Minister's Farmers Protection Scheme, or pensions from Unorganised Workers Welfare Boards excluding the pensioner themselves are eligible to apply for the Kalaignar Magalir Urimai Thittam, provided they meet the other criteria of the scheme and do not fall under any other ineligibility category.
- Qualified women in families that receive Disability Pension through the Revenue Department excluding the disabled pensioner themselves—are eligible to apply for the Kalaignar Magalir Urimai Thittam, provided they meet the other criteria of the scheme and do not fall under any other ineligibility category.

Further, in June 2025 additional exceptions to expand the Kalaignar Magalir Urimai Thittam have been granted[15]:

i. Qualified women in families of pensioners who were previously working and receiving Special Time Scale Pay under various government departments—excluding the pensioner themselves—are eligible to apply for the Kalaignar Magalir Urimai Thittam, provided they meet the other criteria of the scheme and do not fall under any other ineligibility category.
ii. Women in families that own a four-wheeled vehicle obtained through a government scheme subsidy are eligible to apply for the Kalaignar Magalir Urimai Thittam, provided they meet the other criteria of the scheme and do not fall under any other ineligibility category.
iii. Qualified women in families receiving Indira Gandhi National Widow Pension, Destitute Widow Pension, Destitute/Deserted Women Pension, and Pension for Unmarried Poor Women aged above 50 years—excluding the pensioner

[14] Government of Tamil Nadu, 2023 (a)
[15] Government of Tamil Nadu, 2023 (b)

themselves—are eligible to apply for the Kalaignar Magalir Urimai Thittam, provided they meet the other criteria of the scheme and do not fall under any other ineligibility category.

Public distribution fair price shops are the enumeration unit under the KMUT scheme. The administrative department to implement the scheme is the Special Programme Implementation Department. A Monitoring Committee at the State level functions under the chairmanship of the Chief Secretary to Government. This committee is mandated to review the progress periodically and to guide the district collectors and other implementing departments.

As per the Policy Note, 2025-26, of the Special Programme Implementation Department, around 1.15 crore women, inclusive of 14,246 women from the families of Sri Lankan Tamil residents, have benefitted every month from the Kalaignar Magalir Urimai Thittam in Tamil Nadu[16]. A financial allocation of funds to the tune of Rs. 8,123.83 Crore has been done for the financial year 2023-24, followed by Rs. 13,721.50 Crore for the financial year 2024-25 for the Kalaignar Magalir Urimai Thittam scheme[17]. For the financial year 2025-26 a sum of Rs.13,807 crore has been allocated for this scheme [18].

2. Impact Assessment of the KMUT

2.1. Objectives and Methodology of the Study on KMUT

It is close to two years since the inception of the Kalaignar Magalir Urimai Thittam in Tamil Nadu and the State Planning Commission of the Government of Tamil Nadu undertook a detailed study on the functioning of this scheme with the following objectives:

1. To understand the impact of the KMUT on the beneficiary households;
2. To understand the impact of the KMUT on women's agency in the beneficiary households;
3. To understand the factors underlying non-coverage of households under KMUT;

The study involved collection of data through detailed questionnaires canvassed to beneficiary and non-beneficiary households of the KMUT. The collection of quantitative details was supplemented with qualitative information collected from women beneficiaries. In the collection of data, quantitative as well as qualitative, the perception of the beneficiaries of KMUT formed the main component. The study covered 20 locations, 10 village panchayats and 10 wards from urban areas and a complete enumeration of all households in these village panchayats and wards were carried out. Of the 20 locations that were chosen for the sample, with the exception of Chennai, the rest of the 19 locations are in areas identified as backward areas of Tamil Nadu and are part of the Focus Block Development Programme[19] being implemented by the State Planning Commission. While the Focus Block Development programme covers 50 blocks in the State, for the purposes of this study 10 village panchayats and 9 wards were chosen out of these 50 blocks to represent agricultural, fishing, industrial as

[16] Government of Tamil Nadu 2023 (c)
[17] Government of Tamil Nadu 2025
[18] ibid
[19] From the State's total of 388 blocks, 50 blocks that require concerted and block specific approach for development were identified as Focus Blocks.

also tribal areas. In urban Tamil Nadu, 3 Municipal Corporations, 3 Municipalities and 4 town panchayats were selected and within these urban bodies, such wards that were predominated with low-income households were selected for the study.

The preparatory work for the study began in October 2024 when a Focus Group Discussion was organised in Movur and Aatrampakkam villages in Poondi block, Tiruvallur district and the inputs received during the focus group discussion helped in designing the questionnaire for the study. Using the questionnaire a pilot study was conducted in Thenkalavai village in Tindivanam Taluk (rural) and Tiruvallur Municipality (urban) in May, 2025. The questionnaire was further refined using the pilot study and tested in Pilapur village, Chengalpattu district, in June 2025. The primary survey was carried out in June-July 2025.

Details of the study locations are given in **Table-1**. A total of 10,311 households were surveyed for the KMUT impact study in June-July 2025. These households were more or less equally divided between the rural and the urban areas, as indicated in Table 1**.**

Table:1 Details of Locations Selected for the KMUT Study, 2025

Name of the Rural District	Rural-Tamil Nadu		Urban-Tamil Nadu			Total Number of Households Surveyed in Tamil Nadu
	Name of the Village Panchayat	Total Number of Rural Households Surveyed	Name of the Urban District	Ward No.	Total Number of Urban Households Surveyed	
Chengalpattu	Lathur	286	Ariyalur	4	662	948
Dharmapuri	Chinnankuppam	678	Chennai	132	1081	1759
Kallakurichi	Kariyalur	717	Coimbatore	31	686	1403
Nagappattinam	Madapuram	363	Kanniyakumari	11	307	670
Sivagangai	Tirukolakudi	559	Madurai	79	607	1166
Thanjavur	Thaligaividuthi	672	Nagapattinam	27	443	1115
Tiruppur	Perumalpalayam	591	Tenkasi	21	606	1197
Tiruchirapalli	Goundampatti	437	Theni	7	375	812
Tirunelveli	Koonthakulam	354	Tirupathur	12	198	552
Virudhunagar	Vidathakulam	523	Tiruvannamalai	11	166	689
Total-Rural		**5180**	**Total-Urban**		**5131**	**10311**

Source: Field Survey, 2025

Table: 2 Classification of Survey Households by Access to KMUT, Rural Tamil Nadu, 2025

Name of the Village Panchayat	Households covered by KMUT		Households who have Applied for KMUT coverage		Households who have not applied for KMUT coverage		Households Ineligible for KMUTcoverage		Total Number of surveyed HHs
	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage	
Lathur	190	66	22	8	9	3	65	23	286
Chinnankuppam	345	51	77	11	43	6	213	31	678
Kariyalur	473	66	85	12	45	6	114	16	717
Madapuram	269	74	24	7	9	2	61	17	363
Tirukolakudi	394	70	66	12	20	4	79	14	559
Thaligaividuthi	493	73	65	10	16	2	98	15	672
Perumalpalayam	278	47	103	17	18	3	192	32	591
Goundampatti	296	68	28	6	16	4	97	22	437
Koonthakulam	256	72	22	6	21	6	55	16	354
Vidathakulam	329	63	36	7	14	3	144	28	523
Total	**3323**	**64**	**528**	**10**	**211**	**4**	**1118**	**22**	**5180**

Source: Field Survey, 2025

2.2. Coverage of KMUT

The field survey conducted in June 2025 across the 10 village panchayats in Tamil Nadu reveals that out of the 5181 households surveyed, 3323 households, that is, 64 percentage of rural households have a KMUT beneficiary (see **Table 2**). While close to two thirds of rural households are covered by KMUT in the state as a whole, the percentage of KMUT coverage varies from 74% in Madapuram village panchayat of Nagapattinam district to 47% of households in Perumalpalayam village panchayat of Tiruppur district. Madapuram is closely followed by Thaligaividuthi village panchayat in Thanjavur district where 73% of households report as KMUT beneficiaries while Chinnankuppam village panchayat of Dharmapuri district reports just about 51% of households as KMUT beneficiary households. However, in the 10 village panchayats taken together, 528 households or 10 percent of all rural households surveyed have applied for inclusion in the KMUT and awaiting a response from the concerned department. Perumalpalayam that reported the lowest percentage of KMUT households also has the highest percentage of households, at 17%, who have applied for inclusion in the KMUT. About one fifth of all rural households are ineligible to access KMUT and this percentage varies from as low as 14% in Tirukolakudi (Sivagangai district) to as high as 32% in Perumalpalayam[20]. About 4 % of rural households who are not covered by the KMUT have chosen not to apply for inclusion in the scheme.

As regards urban Tamil Nadu, 55% of all households are KMUT beneficiary households indicating that the reach of KMUT is relatively lower compared to rural Tamil Nadu (64%). Chennai and Nagapattinam record the lowest reach of KMUT with just 46% of households included in the scheme while Theni and Tenkasi districts report 70 percentage of households as KMUT beneficiaries. Households who have made a formal application seeking coverage under the KMUT is higher in urban Tamil Nadu at 13% compared to rural Tamil Nadu (10%). This percentage varies from as high as 18% in Chennai district to as low as 4% in Tiruvannamalai district. In an overall sense there is not much of a difference between urban and rural Tamil Nadu with respect to percentage of households that are ineligible for KMUT. 23% of households in urban Tamil Nadu are estimated to be ineligible for KMUT while the corresponding percentage in rural Tamil Nadu is 22%. However, households who are not covered by the KMUT and who have not applied for inclusion is higher at 9% in urban Tamil Nadu compared to 4% in rural Tamil Nadu.

In the state as a whole, taking into account the rural and urban areas of Tamil Nadu, our study indicates that 60% of households report having a beneficiary of KMUT in their households. This 60% coverage estimated in our study is not far from the coverage indicated in government records, at 58%, as cited by a recent study: ‘By February 2025, from a total of 1.96 crore ration card holders in the state, the scheme reached 1.14 crore beneficiaries[21].

[20] Households meeting any one of the criteria of ineligibility such as having a government employee in the household or the woman head of the household receiving some other pensions etc. are ineligible to be included in KMUT and are referred to as ineligible households.
[21] Kotiswaran.et.al, 2025.

Table: 3 Classification of Survey Households by Access to KMUT, Urban Tamil Nadu, 2025

Name of the Urban Distrct	Households covered by KMUT		Households who have Applied for KMUT coverage		Households who have not applied for KMUT coverage		Households Ineligible for KMUTcoverage		Total Number of surveyed HHs
	Number	Percentage	Number	Percentage	Number	Percentage	Number	Percentage	
Ariyalur	389	59	113	17	41	6	119	18	662
Chennai	497	46	191	18	134	12	259	24	1081
Coimbatore	367	53	97	14	44	6	178	26	686
Kanniyakumari	139	45	24	8	22	7	122	40	307
Madurai	336	55	74	12	75	12	122	20	607
Nagapattinam	202	46	29	7	37	8	175	40	443
Tenkasi	422	70	71	12	60	10	53	9	606
Theni	270	72	24	6	15	4	66	18	375
Tirupathur	124	63	31	16	8	4	35	18	198
Tiruvannamalai	94	57	7	4	6	4	59	36	166
Total	**2840**	**55**	**661**	**13**	**442**	**9**	**1188**	**23**	**5131**

Source: Field Survey, 2025

Further, 10% of rural households and 13% of urban households among the households that were surveyed have made a formal application to the appropriate authorities seeking coverage by the KMUT. When these households were asked to guess the reason for their non-inclusion in the KMUT, they reported three probable reasons: woman member's mobile number not linked to her bank/PO account; woman member's mobile number not updated in her bank/PO account; woman member's mobile number not linked to her Aadhar. From **Table 4** it is clear that a vast majority, about 90%, in rural and urban areas in our study locations perceive one of the above as probable reasons for non-coverage in the KMUT.

Table: 4 Perception of women applicants on non-coverage in the KMUT, Tamil Nadu, 2025

Location	Name of the Village Panchayat/District	Households that have Applied for coverage by the KMUT classified by their perception for non-inclusion					
		Number of Women Reporting Mobile Number Not Linked to Bank/PO Account	Number of Women Reporting Mobile Number Not Updated in Bank/PO Account	Number of Women Reporting Aadhar Not Linked to Bank/PO Account	Percentage of Women Reporting Mobile Number Not Linked to Bank/PO Account	Percentage of Women Reporting Mobile Number Not Updated in Bank/PO Account	Percentage of Women Reporting Aadhar Not Linked to Bank/PO Account
Rural	Lathur	17	15	18	77	68	82
	Chinnankuppam	70	71	72	91	92	94
	Kariyalur	84	83	83	99	98	98
	Madapuram	23	23	22	96	96	92
	Tirukolakudi	60	57	59	91	86	89
	Thaligaividuthi	58	56	58	89	86	89
	Perumalpalayam	94	89	92	91	86	89
	Goundampatti	26	25	26	93	89	93
	Koonthakulam	19	17	22	86	77	100
	Vidathakulam	29	27	28	81	75	78
	Total	**480**	**463**	**480**	**91**	**88**	**91**
Urban	Ariyalur	105	104	108	93	92	96
	Chennai	185	184	178	97	96	93
	Coimbatore	79	78	76	81	80	78
	Kanniyakumari	22	22	22	92	92	92
	Madurai	66	62	61	89	84	82
	Nagapattinam	28	28	27	97	97	93
	Tenkasi	71	71	71	100	100	100
	Theni	22	20	21	92	83	88

Location	Name of the Village Panchayat/District	Households that have Applied for coverage by the KMUT classified by their perception for non-inclusion					
		Number of Women Reporting Mobile Number Not Linked to Bank/PO Account	Number of Women Reporting Mobile Number Not Updated in Bank/PO Account	Number of Women Reporting Aadhar Not Linked to Bank/PO Account	Percentage of Women Reporting Mobile Number Not Linked to Bank/PO Account	Percentage of Women Reporting Mobile Number Not Updated in Bank/PO Account	Percentage of Women Reporting Aadhar Not Linked to Bank/PO Account
	Tirupathur	30	26	30	97	84	97
	Tiruvannamalai	3	4	6	43	57	86
	Total	**611**	**599**	**600**	**92**	**91**	**91**
Total		**1091**	**1062**	**1080**	**92**	**89**	**91**

Note: The percentages are with reference to total number of households that have applied for inclusion in the KMUT (as reported in tables 2 and 3)
Source: Field Survey, 2025

Table: 5 Classification of Households by Type of Ration Card and Access to KMUT, Tamil Nadu, 2025

Location	Number of KMUT Households by Type of Ration Card Held				Number of Non-KMUT Households by Type of Ration Card Held				Total Number of Households by Type of Ration Card Held			
	AAY	PHH	NPHH	Total	AAY	PHH	NPHH	Total	AAY	PHH	NPHH	Total
Rural	611	1940	772	3323	261	912	684	1857	872	2852	1456	5180
	(70)	(68)	(53)	(64)	(30)	(32)	(47)	(36)	(100)	(100)	(100)	(100)
Urban	127	902	1811	2840	73	545	1673	2291	200	1447	3484	5131
	(64)	(62)	(52)	(55)	(36)	(38)	(48)	(45)	(100)	(100)	(100)	(100)
Total	**738**	**2842**	**2583**	**6163**	**334**	**1457**	**2357**	**4148**	**1072**	**4299**	**4940**	**10311**
	(69)	**(66)**	**(52)**	**(60)**	**(31)**	**(34)**	**(48)**	**(40)**	**(100)**	**(100)**	**(100)**	**(100)**

Note: 1. Figures in brackets are percentages to total
2. AAY-Antyodaya Anna Yojana; PHH-Priority Household; NPHH-Non-Priority Household.
Source: Field Survey, 2025

Table: 6 Classification of Non-KMUT Households by Type of Ration Card, Tamil Nadu, 2025

Location	Classification of Non-KMUT Households	Number of Non-KMUT Households by Type of Ration Card Held				Percentage of non-KMUT Households by Type of Ration Card held			
		AAY	**PHH**	**NPHH**	**Total**	**AAY**	**PHH**	**NPHH**	**Total**
Rural	Not applied for coverage in the KMUT	29	70	112	211	11	8	16	11
	Applied for coverage in the KMUT and awaiting response	88	268	172	528	34	29	25	28
	Ineligible for KMUT	144	574	400	1118	55	63	58	60
	Total Non-KMUT Households	**261**	**912**	**684**	**1857**	**100**	**100**	**100**	**100**
Urban	Not applied for coverage in the KMUT	6	83	353	442	8	15	21	19
	Applied for coverage in the KMUT and awaiting response	18	192	451	661	25	35	27	29
	Ineligible for KMUT	49	270	869	1188	67	50	52	52
	Total Non-KMUT Households	**73**	**545**	**1673**	**2291**	**100**	**100**	**100**	**100**

Note: Percentages are worked out to the total Non-KMUT households.

Source: Field Survey, 2025

The guidelines of KMUT indicates that only households with a ration card are eligible to apply for the scheme and **Table 5** presents the classification of Households by type of ration card held. It can be seen that the pattern of composition of cards is widely different between rural Tamil Nadu and urban Tamil Nadu. In the rural areas, of the 5180 households 3724 or 72% of households have either AAY or PHH ration cards while in urban areas out of 5131 households, 1647 households have either AAY or PHH cards accounting to 32%[22]. That is, while PHH cards are the maximum in rural Tamil Nadu, NPHH cards are the maximum in urban Tamil Nadu. In rural Tamil Nadu 76% of KMUT beneficiaries have either AAY or PHH cards, while in urban Tamil Nadu 36% of KMUT beneficiaries have AAY or PHH cards and 64% have NPHH cards. While 36% of households in rural and 45% of households in urban and 40% of households in entire Tamil Nadu are not covered under the KMUT, the majority of those who are not covered are holding a NPHH card, as can be seen from table-5. That is, in rural as well as urban Tamil Nadu, the AAY card holders followed by the PHH card holders have the lowest percentage of non-coverage of KMUT (31% and 34% respectively) indicating that poorer households have had a better chance of being covered under KMUT and this is clearly indicative of the efficiency of the selection process for coverage under the KMUT.

A further analysis of the households that are not covered by KMUT indicates that out of 261 AAY households in rural Tamil Nadu, 55% are ineligible to be covered under KMUT (see **Table 6**). However, 34% of AAY households in rural Tamil Nadu have applied to be included in KMUT and yet to receive any response. Among the PHH card holders too, 29% have applied seeking coverage in the KMUT and waiting for a response from the government. In rural Tamil Nadu about 60% of non-KMUT households are ineligible to be covered by the KMUT. This pattern is similar in the case of urban Tamil Nadu too. Majority of non-KMUT households in urban Tamil Nadu are ineligible for KMUT (52%) while 25-35% have applied and waiting to hear from the department. So, in order to improve the coverage of the KMUT and bring in to the fold of KMUT all the eligible beneficiaries, the focus can be on ration card holders who have applied and waiting for a response. Of the non-KMUT households 11% in rural Tamil Nadu and 19% in urban Tamil Nadu report they are not interested in applying for the scheme. Of these households who are not interested in applying for KMUT, about 44% say they are not interested because they do not know how to apply. Creating awareness about the procedure for application for KMUT would perhaps help to bring in deserving households into the fold.

[22] In Tamil Nadu, **AYY** (Antyodaya Anna Yojana) cards are for the poorest households, providing significant food grain subsidies. **PHH** (Priority Household) cards are for low-income families, also receiving subsidized food grains and other benefits, but to a lesser extent than AYY. **NPHH** (Non-Priority Household) cards are for households that don't qualify for PHH or AYY, serving as identification and providing access to some essential commodities, though generally without the same level of subsidies as the priority cards.

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Table: 7 Classification of KMUT Beneficiaries by Caste Group, Tamil Nadu, 2025

Location	Name of the Village Panchayat/District	Number of KMUT Beneficiaries by Caste Group						Percentage of KMUT Beneficiaries across Caste Groups					
		OC	BC	MBC	SC	ST	Total	OC	BC	MBC	SC	ST	Total
Rural	Lathur	-	14	17	159	-	190	-	7	9	84	-	100
	Chinnankuppam	-	112	72	156	5	345	-	32	21	45	1	100
	Kariyalur	-	3	-	4	466	473	-	1	-	1	99	100
	Madapuram	-	64	45	160	-	269	-	24	17	59	-	100
	Tirukolakudi	-	114	180	100	-	394	-	29	46	25	-	100
	Thaligaividuthi	-	242	196	55	-	493	-	49	40	11	-	100
	Perumalpalayam	1	164	37	76	-	278	0	59	13	27	-	100
	Goundampatti	-	57	120	119	-	296	-	19	41	40	-	100
	Koonthakulam	5	190	23	38	-	256	2	74	9	15	-	100
	Vidathakulam	-	88	53	188	-	329	-	27	16	57	-	100
	Total	**6**	**1048**	**743**	**1055**	**471**	**3323**	**0**	**32**	**22**	**32**	**14**	**100**
Urban	Ariyalur	1	106	258	3	21	389	0	27	66	1	5	100
	Chennai	1	191	132	173	-	497	0	38	27	35	-	100
	Coimbatore	2	295	60	9	1	367	1	80	16	2	0	100
	Kanniyakumari	63	60	6	10	-	139	45	43	4	7	-	100
	Madurai	3	294	36	3	-	336	1	88	11	1	-	100
	Nagapattinam	2	93	64	19	24	202	1	46	32	9	12	100
	Tenkasi	-	422	-	-	-	422	-	100	-	-	-	100
	Theni	-	179	6	85	-	270	-	66	2	31	-	100
	Tirupathur	-	37	86	1	-	124	-	30	69	1	-	100
	Tiruvannamalai	-	2	-	92	-	94	-	2	-	98	-	100
	Total	**72**	**1679**	**648**	**395**	**46**	**2840**	**3**	**59**	**23**	**14**	**2**	**100**
Total		**78**	**2727**	**1391**	**1450**	**517**	**6163**	**1**	**44**	**23**	**24**	**8**	**100**

Note: OC-Other castes.; BC-Backward Classes; MBC-Most Backward Classes; SC-Scheduled Classes; ST-Scheduled Tribes. Source: Field Survey, 2025

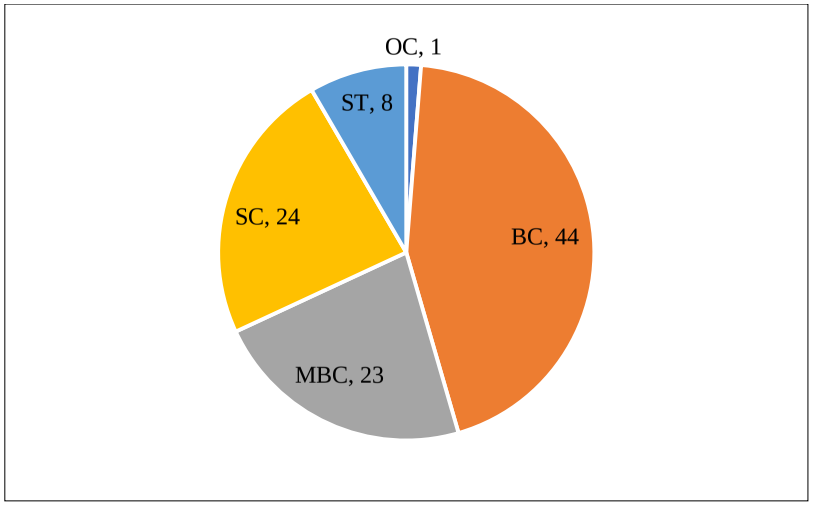

Figure:1 KMUT Beneficiaries by Caste Group- Rural and Urban (%)

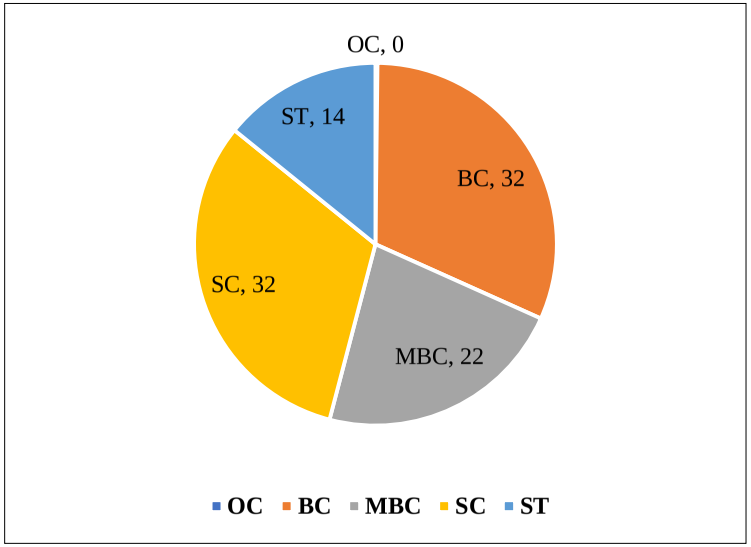

Figure: 2 KMUT Beneficiaries by Caste Group-Rural (%)

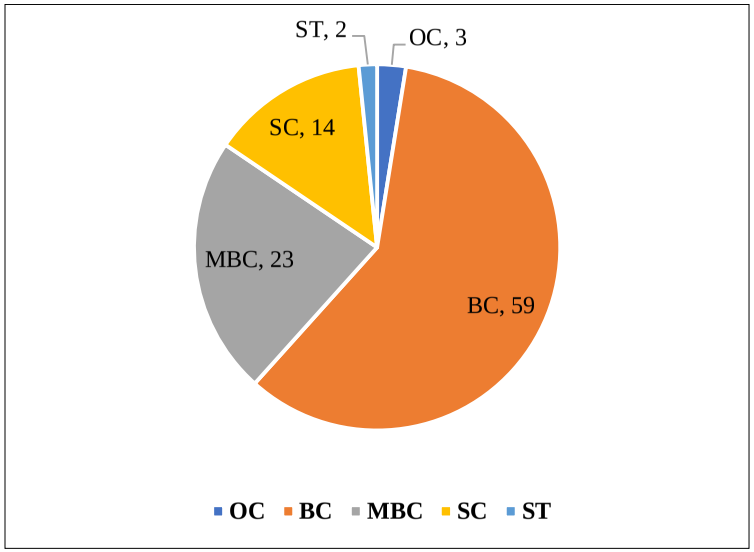

Figure: 3 KMUT Beneficiaries by Caste Group-Urban (%)

Table: 8 Classification of KMUT Beneficiaries by Religion, Tamil Nadu, 2025

Location	Name of the Village Panchayat/District	Number of KMUT Beneficiaries Classified by Religion				Percentage of KMUT Beneficiaries by Religion			
		Hindu	**Christian**	**Muslim**	**Total**	**Hindu**	**Christian**	**Muslim**	**Total**
Rural	Lathur	190	-	-	190	100	-	-	100
	Chinnankuppam	345	-	-	345	100	-	-	100
	Kariyalur	470	2	1	473	99	0	0	100
	Madapuram	222	44	3	269	83	16	1	100
	Tirukolakudi	377	4	13	394	96	1	3	100
	Thaligaividuthi	468	15	10	493	95	3	2	100
	Perumalpalayam	273	4	1	278	98	1	0	100
	Goundampatti	290	2	4	296	98	1	1	100
	Koonthakulam	235	21	-	256	92	8	-	100
	Vidathakulam	324	5	-	329	98	2	-	100
	Total	**3194**	**97**	**32**	**3323**	**96**	**3**	**1**	**100**
Urban	Ariyalur	356	6	27	389	92	2	7	100
	Chennai	461	23	13	497	93	5	3	100
	Coimbatore	355	11	1	367	97	3	0	100
	Kanniyakumari	136	3	-	139	98	2	-	100
	Madurai	315	6	15	336	94	2	4	100
	Nagapattinam	196	1	5	202	97	0	2	100
	Tenkasi	-	-	422	422	-	-	100	100
	Theni	104	158	8	270	39	59	3	100
	Tirupathur	104	1	19	124	84	1	15	100
	Tiruvannamalai	92	2	-	94	98	2		100
	Total	**2119**	**211**	**510**	**2840**	**75**	**7**	**18**	**100**
Total		**5313**	**308**	**542**	**6163**	**86**	**5**	**9**	**100**

Source: Field Survey, 2025

2.3. Socio-Economic Characteristics of KMUT Beneficiaries

The field survey conducted among the beneficiaries of KMUT, across Tamil Nadu, throws up interesting details regarding who the beneficiaries are and their socio-economic background. From **Table 7** it is clear that among the KMUT beneficiaries in Tamil Nadu, 24% are Scheduled Castes (SC) and 8% are Scheduled tribes (ST). That is, close to one third of the KMUT beneficiaries belong to the most disadvantaged sections-the Scheduled Castes and Scheduled Tribes- much higher than the proportion of population of this disadvantaged section in the general population of Tamil Nadu at about one-fifth[23]. This is clearly indicative of the reach of the programme to the most deserving and most marginalised sections. Within rural Tamil Nadu 32% of beneficiaries are Scheduled Castes and 14% are Scheduled tribes while their representation in Tamil Nadu's rural population as per the Census 2011is only 25% and 1.8% respectively. In urban areas while 14 % of KMUT beneficiaries are Scheduled castes, in the general population also the percentage of Scheduled castes is around 14%. Lathur village panchayat from Chengalpattu district is predominantly occupied by Scheduled Caste population with 84% of KMUT households reporting as Scheduled castes. Similarly, Kariyalur village panchayat belonging to Kalrayan hills is essentially a tribal area where 99% of KMUT households are Scheduled Tribes. Among the urban locations that were surveyed, Kalambur town panchayat of Tiruvannamalai reported a very high predominance of Scheduled Castes among the KMUT beneficiaries at 98%. Considering that Scheduled Caste and Scheduled Tribes form the most disadvantaged sections of our population, the reach of KMUT to this section is an indication of the accessibility of the scheme by people who are in the margins. Further, 22% of KMUT beneficiaries in rural Tamil Nadu and 23% in urban Tamil Nadu belong to another marginalised section, namely the Most Backward Classes. Just about 1 % of KMUT beneficiaries in Tamil Nadu belong to the 'other castes', thus indicating almost nil inclusion of the relatively more privileged section of our society in this scheme.

Classifying the KMUT beneficiaries by their religion indicates that 86% are Hindus, 5% are Christians and 9% are Muslims, in rural and urban areas of Tamil Nadu as a whole. The religious representation among KMUT beneficiaries is not vastly different from their proportion in the population. According to the Census of 2011, in Tamil Nadu, Hindus account for 88% while Muslims and Christians account for 6% each. In urban Tamil Nadu, Muslims among KMUT beneficiaries are estimated to be 18% while as per the Census 2011 only about 9% of urban population are Muslims. This seeming over representation of Muslims among KMUT beneficiaries in urban Tamil Nadu is essentially because in one survey location, the ward that was selected for the survey in Tenkasi district, all the 422 KMUT beneficiaries are Muslims. In rural Tamil Nadu while 3% of population report their religion as Islam in 2011, only 1% of KMUT beneficiaries in rural Tamil Nadu are Muslims. As far as Christians are considered there is a marginal under representation among the KMUT beneficiaries in the rural and urban areas. In rural Tamil Nadu, Hindus are not only the predominant group among the KMUT beneficiaries with 96% reporting as Hindus, there is perhaps a marginal over representation of Hindus compared to their proportion in the overall population. Hindus account for 93% of rural population in Tamil Nadu as per the Census while among the KMUT beneficiaries in rural Tamil Nadu Hindus are 96%.

[23] As per Census 2011, the percentage of Scheduled Caste population in Tamil Nadu is 20% and that of Scheduled Tribes is about 1%.

Table: 9 Classification of KMUT Beneficiaries by their Age Group, Tamil Nadu, 2025

Location	Name of the Village Panchayat/District	Number of KMUT Beneficiaries by Age Group (in Years)					
		21-30	**31-40**	**41-50**	**51-60**	**61 & above**	**Total**
Rural	Lathur	23	63	46	40	18	190
	Chinnankuppam	32	94	107	81	31	345
	Kariyalur	84	185	125	56	23	473
	Madapuram	35	56	67	63	48	269
	Tirukolakudi	35	85	97	84	93	394
	Thaligaividuthi	36	128	157	107	65	493
	Perumalpalayam	22	44	60	62	90	278
	Goundampatti	33	85	82	65	31	296
	Koonthakulam	24	56	67	54	55	256
	Vidathakulam	56	76	112	51	34	329
	Total	**380**	**872**	**920**	**663**	**488**	**3323**
		(11)	**(26)**	**(28)**	**(20)**	**(15)**	**(100)**
Urban	Ariyalur	49	99	110	75	56	389
	Chennai	31	119	167	115	65	497
	Coimbatore	18	66	107	88	88	367
	Kanniyakumari	8	19	48	39	25	139
	Madurai	17	61	113	96	49	336
	Nagapattinam	28	57	64	35	18	202
	Tenkasi	36	107	118	80	81	422
	Theni	16	68	77	72	37	270
	Tirupathur	15	44	33	19	13	124
	Tiruvannamalai	8	32	29	19	6	94
	Total	**226**	**672**	**866**	**638**	**438**	**2840**
		(8)	**(24)**	**(30)**	**(22)**	**(15)**	**(100)**
Total		**606**	**1544**	**1786**	**1301**	**926**	**6163**
		(10)	**(25)**	**(29)**	**(21)**	**(15)**	**(100)**

Note: Figures in brackets provide the row percentages
Source: Field Survey, 2025

Analysing the age of the KMUT beneficiaries we find that in rural as well as urban Tamil Nadu, the majority, 85%, are in the working age group 21-60 years. 15% of beneficiaries are above 60 years in rural and urban Tamil Nadu **(see Table 9).**

Table: 10 Classification of KMUT Beneficiaries by their Marital Status, Tamil Nadu, 2025

Location	Name of the Village Panchayat/District	Number of KMUT Beneficiaries Classified by their Marital Status					
		Married	**Unmarried**	**Widow**	**Separated**	**Divorced**	**Total**
Rural	Lathur	173	-	16	1	-	190
	Chinnankuppam	306	-	37	2	-	345
	Kariyalur	445	2	24	1	1	473
	Madapuram	220	5	43	1	-	269
	Tirukolakudi	329	3	56	3	3	394
	Thaligaividuthi	397	6	84	5	1	493
	Perumalpalayam	213	1	57	7	-	278
	Goundampatti	253	4	36	2	1	296
	Koonthakulam	204	1	48	2	1	256
	Vidathakulam	272	3	49	3	2	329
	Total	**2812**	**25**	**450**	**27**	**9**	**3323**
		(85)	**(1)**	**(14)**	**(1)**	**(0)**	**(100)**
Urban	Ariyalur	323	5	59	2	-	389
	Chennai	430	2	59	6	-	497
	Coimbatore	270	4	85	8	-	367
	Kanniyakumari	116	-	23	-	-	139
	Madurai	277	4	48	4	3	336
	Nagapattinam	178	3	19	-	2	202
	Tenkasi	344	6	68	3	1	422
	Theni	213	1	55	-	1	270
	Tirupathur	94	6	23	1	-	124
	Tiruvannamalai	84	3	6	1	-	94
	Total	**2329**	**34**	**445**	**25**	**7**	**2840**
		(82)	**(1)**	**(16)**	**(1)**	**(0)**	**(100)**
Total		**5141**	**59**	**895**	**52**	**16**	**6163**
		(83)	**(1)**	**(15)**	**(1)**	**(0)**	**(100)**

Note: Figures in brackets provide the row percentages,
Source: Field Survey, 2025

The beneficiaries of the KMUT include households headed by single women who are either widowed or divorced or separated or unmarried. In our society single women are relatively more vulnerable and we find a substantial section, 17%, of KMUT beneficiaries are single women across Tamil Nadu. In urban Tamil Nadu 18% of all KMUT beneficiaries are single women while the corresponding percentage in rural Tamil Nadu is 15%. Widows form the majority of single women accounting for 87 to 88% across rural and urban Tamil Nadu **(see Table 10).**

Table: 11 Classification of KMUT Beneficiaries by their Educational Qualification, Tamil Nadu, 2025

Location	Name of the Village Panchayat/District	Number of KMUT Beneficiaries Classified by their Educational Qualification					
		IIIiterate	**Class 1-Class 8 (Primary and Middle School)**	**Class 9-Class 12 (High and Higher secondary school)**	**ITI/Polytechnic/ Diploma**	**Graduates and above**	**Total**
Rural	Lathur	69	59	55	3	4	190
	Chinnankuppam	98	98	98	11	40	345
	Kariyalur	291	96	65	13	8	473
	Madapuram	83	91	68	6	21	269
	Tirukolakudi	196	81	92	8	17	394
	Thaligaividuthi	195	154	107	4	33	493
	Perumalpalayam	147	74	41	3	13	278
	Goundampatti	118	87	74	5	12	296
	Koonthakulam	57	147	41	5	6	256
	Vidathakulam	120	117	59	12	21	329
	Total	**1374**	**1004**	**700**	**70**	**175**	**3323**
		(41)	**(30)**	**(21)**	**(2)**	**(5)**	**(100)**
Urban	Ariyalur	118	124	88	16	43	389
	Chennai	99	176	199	1	22	497
	Coimbatore	74	155	115	4	19	367
	Kanniyakumari	13	51	55	3	17	139
	Madurai	33	166	115	6	16	336
	Nagapattinam	21	77	69	7	28	202
	Tenkasi	75	213	93	3	38	422
	Theni	117	68	64	2	19	270
	Tirupathur	27	44	43	1	9	124
	Tiruvannamalai	21	37	27	5	4	94

Location	Name of the Village Panchayat/District	Number of KMUT Beneficiaries Classified by their Educational Qualification					
		IIIiterate	**Class 1-Class 8 (Primary and Middle School)**	**Class 9-Class 12 (High and Higher secondary school)**	**ITI/Polytechnic/ Diploma**	**Graduates and above**	**Total**
	Total	**598**	**1111**	**868**	**48**	**215**	**2840**
		(21)	**(39)**	**(31)**	**(2)**	**(8)**	**100**
Total		**1972**	**2115**	**1568**	**118**	**390**	**6163**
		(32)	**(34)**	**(25)**	**(2)**	**(6)**	**(100)**

Note: Figures in brackets provide the row percentages
Source: Field Survey, 2025

The educational qualification of KMUT beneficiaries indicate that a predominant section, 41%, in rural areas are illiterate and have had no formal education. In the urban areas of Tamil Nadu, the illiterates among the KMUT beneficiaries account for 21% while in Tamil Nadu as a whole 32% of KMUT beneficiaries are illiterate[24]. Another 34% of KMUT beneficiaries in Tamil Nadu have been to primary or middle school. Among the KMUT beneficiaries in rural Tamil Nadu 21% have attended either high school or higher secondary school and in urban Tamil Nadu the corresponding percentage is 31. Those who have attended college and completed graduation or post-graduation account for 8% in urban areas of Tamil Nadu while it is 5% in rural Tamil Nadu. Classification of KMUT beneficiaries by their education status clearly suggests that a predominant section of the KMUT beneficiaries have the lowest level of education **(see Table 11).**

Table: 12 Classification of KMUT Beneficiaries by their Primary Occupation, Tamil Nadu, 2025

Location	Name of the Village Panchayat/District	Number of KMUT Beneficiaries Classified by their Primary Occupation in			Number of KMUT Beneficiaries in the Labour Force
		Agriculture	Non-Agriculture	Currently Unemployed	
Rural	Lathur	123	27	3	153
	Chinnankuppam	183	39	4	226
	Kariyalur	418	17	3	438
	Madapuram	178	15	4	197
	Tirukolakudi	247	29	1	277
	Thaligaividuthi	347	18	7	372
	Perumalpalayam	158	31	3	192
	Goundampatti	228	24	3	255
	Koonthakulam	112	26	1	139
	Vidathakulam	256	34	3	293
	Total	**2250**	**260**	**32**	**2542**
		(89)	**(10)**	**(1)**	**(100)**
Urban	Ariyalur	53	64	25	142
	Chennai	-	78	-	78
	Coimbatore	4	136	1	141
	Kanniyakumari	-	25	1	26
	Madurai	1	84	4	89

[24] According to the Census of 2011, the percentage of illiterate women in the 20 + age group was 45 in rural Tamil Nadu, 22 in urban Tamil Nadu and 34 in the state as a whole. The illiteracy rates among the KMUT beneficiaries is marginally better compared to the figures given by the Census of 2011, may be given the 14-year time gap between the census and the current survey for the KMUT impact assessment. Further analysis of the KMUT beneficiaries by their age and educational status indicates that illiteracy is more of a problem among the women beneficiaries who are above 40 years of age. Among the KMUT beneficiaries in Tamil Nadu who report their educational status as illiterate, 85 percentage in rural areas and 90 percentage in urban areas are above 40 years of age.

Location	Name of the Village Panchayat/District	Number of KMUT Beneficiaries Classified by their Primary Occupation in			Number of KMUT Beneficiaries in the Labour Force
		Agriculture	Non-Agriculture	Currently Unemployed	
	Nagapattinam	6	34	1	41
	Tenkasi	-	47	1	48
	Theni	68	62	10	140
	Tirupathur	-	24	2	26
	Tiruvannamalai	33	16	3	52
	Total	**165**	**570**	**48**	**783**
		(21)	**(73)**	**(6)**	**(100)**
Total		**2415**	**830**	**80**	**3325**
		(73)	**(25)**	**(2)**	**(100)**

Note: Figures in brackets provide the row percentages, Source: Field Survey, 2025

Analysing the occupational details of the KMUT beneficiaries it is seen that out of 3323 women who were surveyed in rural Tamil Nadu, 2542 or 76% of women report to be in the labour force (see **Table 12)**. A predominant section, 89% of the labour force in rural Tamil Nadu is engaged in the agricultural sector while 10% is engaged in the non-agricultural sector and 1% is currently unemployed. However, in urban Tamil Nadu, of the 2840 KMUT beneficiaries who were surveyed, only 783 are in the labour force. That is, 28% of KMUT beneficiaries in urban Tamil Nadu report their status as workers or unemployed. The percentage of KMUT beneficiaries who are in the labour force in urban Tamil Nadu at 28% is far lower than the corresponding percentage at 76% in rural Tamil Nadu. This is because a very high percentage of KMUT beneficiaries in urban Tamil Nadu, 63%, report their primary activity as 'unpaid domestic work' while this percentage is 16% in rural Tamil Nadu. Women who report their primary activity as 'unpaid domestic work' are largely in the working age group, accounting for more than 90% of women in this category in rural and urban Tamil Nadu. In urban Tamil Nadu 73% of the labour force is actively engaged in non-agricultural activities while 21% is engaged in agricultural activities and 6% is actively seeking work. In all, 54% of the KMUT beneficiaries surveyed are in the labour force. We had noted earlier that the KMUT has been conceived as an acknowledgement for undervalued labour of women in the domestic front as also in any agricultural or non-agricultural sector they are engaged in outside their homes.

Our study indicates that workers among the KMUT beneficiaries in rural Tamil Nadu are predominantly engaged in agriculture and allied sector with 90% of workers reporting agriculture and animal husbandry as their primary occupation **(see Table 13)**. Again, within the agriculture and allied sector a substantial section, 85% are engaged as wage labour while 15% is self-employed either as cultivators managing their own land or other allied resources. That is, our study clearly shows that a substantial section of KMUT beneficiaries in rural Tamil Nadu are wage labourers who make a living by selling their labour power and who are unlikely to own any productive resources. In urban Tamil Nadu, among the KMUT beneficiaries who are engaged in non-agricultural activities, nearly three fourths work in the services sector (see **Table 14).** Our study further reveals that among the workers employed in

the manufacturing and construction sectors in urban Tamil Nadu just about 10% are regular wage workers with certainty about the level and timing of income while the rest are either wage labourers or self-employed. In the services sector while 19% are regular wage workers in urban Tamil Nadu, the remaining are casual wage workers or self-employed.

Further, of the 6163 KMUT beneficiaries that were surveyed, 427 or 7% live by themselves, that is, in single member households. Of these 427 women beneficiaries, just about 33 % report their employment status as workers- 40% in rural areas and 27% in urban areas. The rest, 67%, are non-workers (old age/ engaged in care activities etc.) For the non-workers among the single member households, accounting for 4% of all women beneficiaries surveyed, the rights grant from the KMUT is bound to be an important lifeline.

While a predominant section of the KMUT women beneficiaries are engaged as wage labourers in rural areas and as casual labourers in urban areas, the male workers in the beneficiary households too have a similar employment profile. Analysing the occupational profile of male members of women beneficiary households, it is seen that in rural areas 71% are engaged as wage workers in the agricultural sector while in urban areas 73% are engaged in the service sector and within the service sector about 46% are casual wage workers. Clearly, a predominant section of KMUT beneficiaries are drawn from households that are dependent on casual employment or daily wage labour lacking regularity of employment and earnings.

Regarding the housing conditions of KMUT beneficiaries our study indicates that 58% reside in kutcha or semi-pucca houses in rural Tamil Nadu while the corresponding percentage in urban Tamil Nadu is 29% **(see Table 15)**[25]**.** Further, our study reveals the poor living condition of KMUT beneficiaries seen by their access to toilet facility, in particular in rural areas where only 57% of KMUT beneficiaries report having a toilet in their household and only 62% of these toilets has water facility **(see Table 16).** The situation is relatively better in urban areas with 88% of KMUT beneficiaries having access to toilets and 90% of these toilets have water facility.

Our study has identified 35 women in rural Tamil Nadu and 19 women in urban Tamil Nadu as differently abled among the KMUT beneficiaries accounting for 1% among all KMUT beneficiaries in rural and less than 1% in urban areas.

[25] A kacha house uses temporary materials like mud, grass, or thatch for both walls and roof.
A pucca house is permanent and built with durable materials such as brick, cement, concrete, or stone.
A semi-pucca house has either the walls or the roof made of pucca material, while the other part is made of non-permanent materials, (NSSO, 2004).

Table: 13 Classification of Workers among KMUT Beneficiaries by Sector of Employment, Rural Tamil Nadu, 2025

Name of the Village Panchayat	Number of Workers among KMUT Beneficiaries by Sector of Employment							Total Workers
	Agriculture and Allied			Non-Agriculture				
	Self-Employed	Wage Labour	Total	Construction Work	Manufacturing	Services	Total	
Lathur	12	111	123	8	14	5	27	150
Chinnankuppam	44	139	183	6	6	27	39	222
Kariyalur	72	346	418	1	-	16	17	435
Madapuram	16	162	178	-	4	11	15	193
Tirukolakudi	22	225	247	16	1	12	29	276
Thaligaividuthi	43	304	347	3	4	11	18	365
Perumalpalayam	45	113	158	1	16	14	31	189
Goundampatti	23	205	228	2	2	20	24	252
Koonthakulam	16	96	112	4	2	20	26	138
Vidathakulam	36	220	256	3	7	24	34	290
Total	**329**	**1921**	**2250**	**44**	**56**	**160**	**260**	**2510**
	(15)	**(85)**	**(100)**	**(17)**	**(22)**	**(62)**	**(100)**	

Note: Figures in brackets provide the row percentages
Source: Field Survey, 2025

Table: 14 Classification of Workers among KMUT Beneficiaries by Sector of Employment, Urban Tamil Nadu, 2025

Name of the District	Number of Workers among KMUT Beneficiaries Engaged in					
	Agriculture	Non-Agriculture				Total Workers
		Construction	Manufacturing	Services	Total	
Ariyalur	53	10	29	25	64	117
Chennai	-	3	1	74	78	78
Coimbatore	4	5	5	126	136	140
Kanniyakumari	-	-	2	23	25	25
Madurai	1	-	17	67	84	85
Nagapattinam	6	1	2	31	34	40
Tenkasi	-	-	21	26	47	47
Theni	68	33	5	24	62	130
Tirupathur	-	1	7	16	24	24
Tiruvannamalai	33	4	5	7	16	49
Total	**165**	**57**	**94**	**419**	**570**	**735**

Source: Field Survey, 2025

Table: 15 Classification of KMUT Households by Type of House, Tamil Nadu, 2025

Location	Name of the Village Panchayat/District	Classification of KMUT HHs by Type of House				Percentage of KMUT HHs by Type of House			
		Kutcha	**Semi Pucca**	**Pucca**	**Total**	**Kutcha**	**Semi Pucca**	**Pucca**	**Total**
Rural	Lathur	79	36	75	190	42	19	39	100
	Chinnankuppam	58	130	157	345	17	38	46	100
	Kariyalur	17	350	106	473	4	74	22	100
	Madapuram	106	66	97	269	39	25	36	100
	Tirukolakudi	23	172	199	394	6	44	51	100
	Thaligaividuthi	109	210	174	493	22	43	35	100
	Perumalpalayam	15	167	96	278	5	60	35	100
	Goundampatti	7	122	167	296	2	41	56	100
	Koonthakulam	12	78	166	256	5	30	65	100
	Vidathakulam	-	157	172	329	-	48	52	100
	Total	**426**	**1488**	**1409**	**3323**	**13**	**45**	**42**	**100**
Urban	Ariyalur	85	180	124	389	22	46	32	100
	Chennai	-	22	475	497	-	4	96	100
	Coimbatore	2	115	250	367	1	31	68	100
	Kanniyakumari	3	10	126	139	2	7	91	100
	Madurai	2	47	287	336	1	14	85	100
	Nagapattinam	23	84	95	202	11	42	47	100
	Tenkasi	-	60	362	422	-	14	86	100
	Theni	18	108	144	270	7	40	53	100
	Tirupathur	14	50	60	124	11	40	48	100
	Tiruvannamalai	8	15	71	94	9	16	76	100
	Total	**155**	**691**	**1994**	**2840**	**5**	**24**	**70**	**100**
Total		**581**	**2179**	**3403**	**6163**	**9**	**35**	**55**	**100**

Source: Field Survey, 2025

Table: 16 Classification of KMUT Households by Toilet Availability, Tamil Nadu, 2025

Location	Name of the Village Panchayat/District	Number of KMUT HHs with Toilet Availability	Percentage of KMUT HHs with Toilet Facility	Percentage of KMUT HHs with Water Facility in Toilets
Rural	Lathur	59	31	47
	Chinnankuppam	252	73	56
	Kariyalur	99	21	64
	Madapuram	193	72	61
	Tirukolakudi	224	57	70
	Thaligaividuthi	318	65	65
	Perumalpalayam	233	84	85
	Goundampatti	203	69	53
	Koonthakulam	218	85	42
	Vidathakulam	101	31	59
	Total	**1900**	**57**	**62**
Urban	Ariyalur	274	70	58
	Chennai	497	100	97
	Coimbatore	359	98	93
	Kanniyakumari	139	100	100
	Madurai	331	99	97
	Nagapattinam	195	97	91
	Tenkasi	418	99	99
	Theni	137	51	90
	Tirupathur	106	85	62
	Tiruvannamalai	39	41	97
	Total	**2495**	**88**	**90**
Total		**4395**	**71**	**78**

Source: Field Survey, 2025

3. Impact of the KMUT: Reflections from the Field

3.1. Impact on Household Expenditure

This section discusses the perspective of KMUT beneficiaries on various aspects of the scheme and on the general impact of the scheme on their household economies. Our study finds that the functioning of the KMUT has an impeccable record with regard to the deposit of the rights grant into the bank or post-office accounts of beneficiaries **(see Table 17).**

Table: 17 Classification of KMUT Beneficiaries by Regularity of Receipt of Rights Grant, Tamil Nadu, 2025

Location	Name of the Village Panchayat/ District	No. of KMUT Beneficiary who Receive the Amount Regularly	Percentage of KMUT Beneficiary who Receive the Amount Regularly	No. of KMUT Beneficiary who do Not Receive the Amount Regularly	Percentage of KMUT Beneficiary who do Not Receive the Amount Regularly
Rural	Lathur	188	99	2	1
	Chinnankuppam	331	96	14	4
	Kariyalur	469	99	4	1
	Madapuram	268	100	1	0
	Tirukolakudi	389	99	5	1
	Thaligaividuthi	490	99	3	1
	Perumalpalayam	273	98	5	2
	Goundampatti	295	100	1	0
	Koonthakulam	254	99	2	1
	Vidathakulam	329	100	-	-
	Total	**3286**	**99**	**37**	**1**
Urban	Ariyalur	382	98	7	2
	Chennai	492	99	5	1
	Coimbatore	357	97	10	3
	Kanniyakumari	137	99	2	1
	Madurai	333	99	3	1
	Nagapattinam	202	100	-	-
	Tenkasi	420	100	2	0
	Theni	269	100	1	0
	Tirupathur	124	100	-	-
	Tiruvannamalai	94	100	-	-
	Total	**2810**	**99**	**30**	**1**
Total		**6096**	**99**	**67**	**1**

Source: Field Survey, 2025

99 percent of beneficiaries across rural and urban locations vouch for the regularity of receipt of money under the KMUT[26]. In fact, every woman who was interviewed as a beneficiary of the KMUT had one common thing to say which is about the certainty and regularity of the amount, Rs.1000/month that got credited into their accounts and the innumerable advantages this guaranteed amount brought in. The timing of the credit, on the 15th of every month, is also appreciated by the beneficiaries as a well thought out plan. Usually, the money available in the beginning of the month starts drying up by mid-month for the majority.

> "….the predictable arrival of money on the 15th of every month brings me mental peace. Just when my finances start to run dry, during the mid-month, the KMUT support arrives, tremendously easing the pressure", says Devi of Lathur village[27]
>
> "Regular receipt of KMUT money has given me the confidence to live independently without having to rely on my children for financial support" says Karuppayi of Koonthakulam village
>
> "Timely support from KMUT is a great comfort amidst so much of uncertainty in our lives" says Chinnatha of Goundampatti village

However, the technical glitches faced by 1 percent of the KMUT beneficiaries in getting their guaranteed financial entitlement needs to be examined so as to improve the regularity of deposits to all 100% of beneficiaries. In 5 survey locations within urban Tamil Nadu and 3 survey locations within rural Tamil Nadu all the beneficiaries (100%) report receiving the financial entitlement[28] on time. The respondents who do not receive their cash entitlement regularly report that they either use their own money from other sources or withdraw from their savings to cope with the irregular payment. Of the 37 KMUT beneficiaries in rural Tamil Nadu who do not receive their rights grant regularly, 16 say their food consumption expenditure suffers because of the irregularity in receipt while another 12 say their health expenditure suffers. Similarly, in urban Tamil Nadu of the 30 KMUT beneficiaries that report irregular receipts of KMUT money, 11 say their expenditure on health gets affected while another 6 say their expenditure on food gets affected. Thus, food and health are the major items that get affected when deposit of money is irregular. This is true of both rural and urban areas.

[26] Another recent study on KMUT also notes that 99 % of beneficiaries report receiving the rights grant regularly, on time. See Kotiswaran, 2025.
[27] In the quotes from respondents given in this report names of respondents/location are changed to protect the identity of the respondents.
[28] Rights grant and KMUT money are used interchangeably in this report.

Table: 18 Consumption Expenditure using Rights Grant, KMUT Beneficiaries, Tamil Nadu, 2025

Location	Name of the Village Panchayat/District	Number of KMUT Beneficiaries by type of Consumption Expenditure on						
		Better Quality of Rice from Private Shop	**Milk**	**Vegetables**	**Fruits**	**Grocery Items**	**Meat, Egg & Pulses**	**Snack Items/Toys for Children**
Rural	Lathur	159	104	149	93	115	92	41
	Chinnankuppam	251	136	251	69	131	78	72
	Kariyalur	277	256	410	209	282	252	174
	Madapuram	122	157	211	99	167	92	44
	Tirukolakudi	174	256	307	94	239	101	124
	Thaligaividuthi	314	322	351	177	292	186	131
	Perumalpalayam	194	152	232	139	156	120	101
	Goundampatti	218	188	231	108	183	128	93
	Koonthakulam	176	104	198	89	209	79	74
	Vidathakulam	222	223	277	111	243	114	93
	Total	**2107**	**1898**	**2617**	**1188**	**2017**	**1242**	**947**
		(63)	**(57)**	**(79)**	**(36)**	**(61)**	**(37)**	**(28)**
Urban	Ariyalur	219	248	279	104	261	147	80
	Chennai	228	133	176	85	224	82	60
	Coimbatore	54	139	177	82	185	62	43
	Kanniyakumari	60	63	90	48	92	39	25
	Madurai	162	159	176	102	139	89	63
	Nagapattinam	96	88	104	30	101	18	15
	Tenkasi	141	168	200	79	148	41	45
	Theni	208	182	196	144	212	160	101
	Tirupathur	78	92	92	83	83	74	67
	Tiruvannamalai	71	58	74	39	48	32	26

Location	Name of the Village Panchayat/District	Number of KMUT Beneficiaries by type of Consumption Expenditure on						
		Better Quality of Rice from Private Shop	**Milk**	**Vegetables**	**Fruits**	**Grocery Items**	**Meat, Egg & Pulses**	**Snack Items/Toys for Children**
	Total	**1317**	**1330**	**1564**	**796**	**1493**	**744**	**525**
		(46)	**(47)**	**(55)**	**(28)**	**(53)**	**(26)**	**(18)**
Total		**3424**	**3228**	**4181**	**1984**	**3510**	**1986**	**1472**
		(56)	**(52)**	**(68)**	**(32)**	**(57)**	**(32)**	**(24)**

Note: Figures in brackets provide the percentages to total beneficiaries
Source: Field Survey, 2025

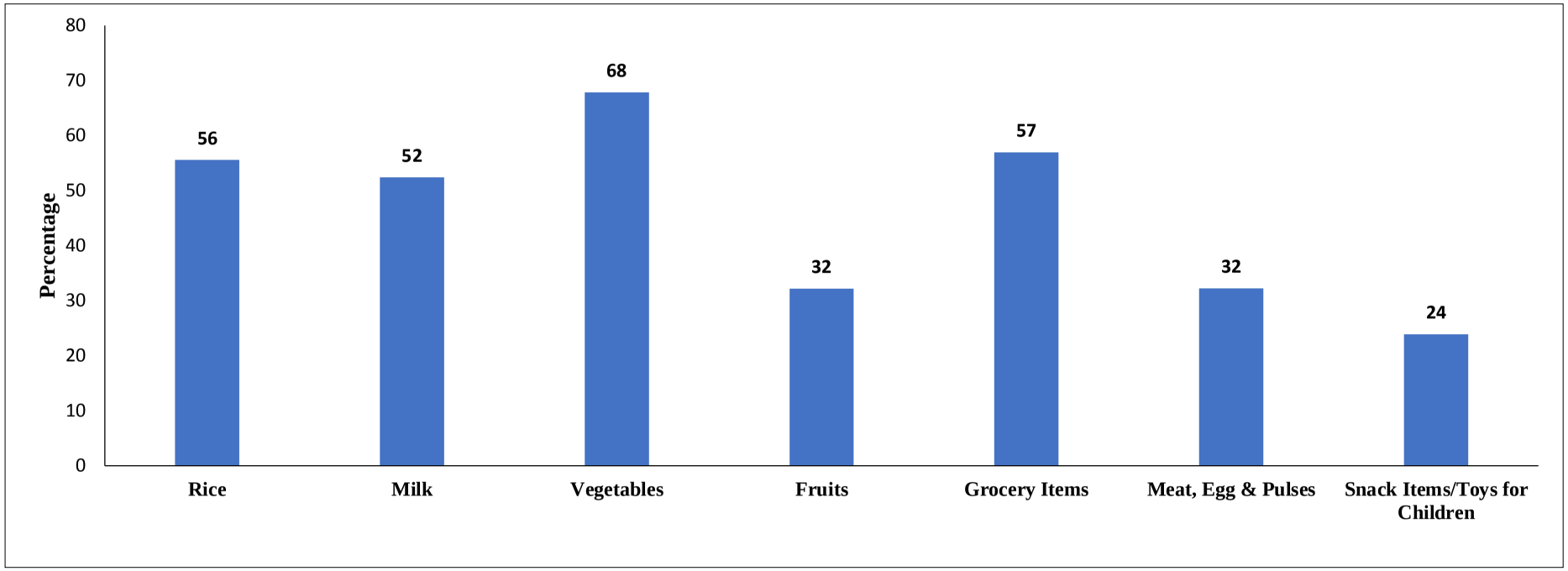

Figure: 4 Percentage of KMUT Beneficiaries by Type of Consumption Expenditure using Right Grants

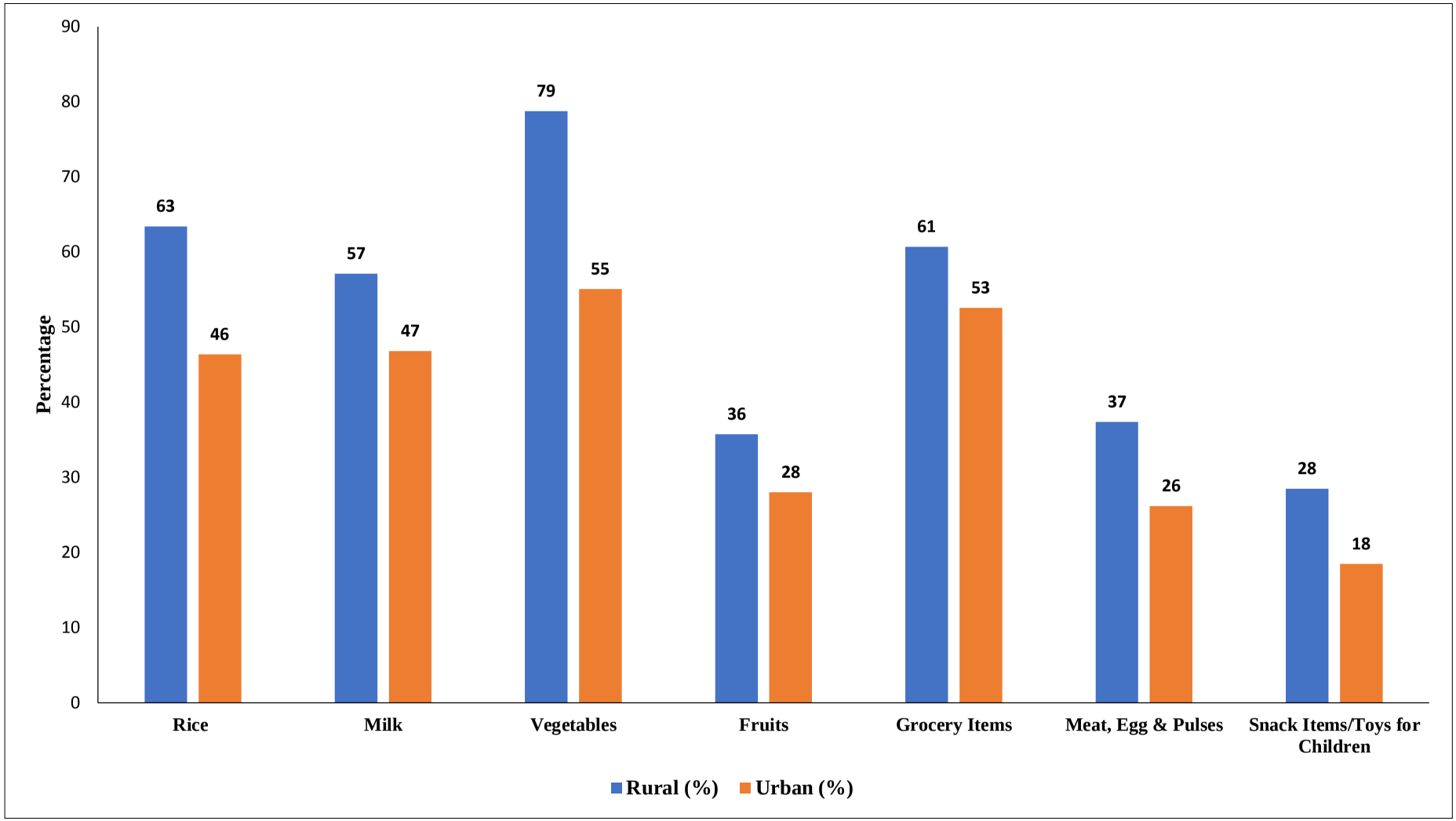

Figure:5 Percentage of KMUT Beneficiaries by Type of Consumption Expenditure using Right Grants -Rural and Urban

Table: 19 Utilisation of Rights Grant for Health, KMUT Beneficiaries, Tamil Nadu, 2025

Location	Name of the Village Panchayat/District	Number of KMUT Beneficiaries by Type of Health Expenditure Incurred					
		In Government Hospitals	**In Private Hospitals**	**To Purchase Medicine**	**To Purchase more Nutritious Food for Children**	**To Purchase more Nutritious Food for Old Age People**	**To Purchase more Nutritious Food for Pregnant Women**
Rural	Lathur	58	75	75	20	9	7
	Chinnankuppam	123	124	161	33	18	2
	Kariyalur	77	128	194	43	14	5
	Madapuram	107	53	91	9	4	3
	Tirukolakudi	63	60	126	25	15	10
	Thaligaividuthi	120	142	172	40	31	11
	Perumalpalayam	39	89	133	23	25	1
	Goundampatti	39	74	104	23	9	4
	Koonthakulam	61	53	92	19	25	19
	Vidathakulam	80	115	136	38	35	31
	Total	**767**	**913**	**1284**	**273**	**185**	**93**
		(23)	**(27)**	**(39)**	**(8)**	**(6)**	**(3)**
Urban	Ariyalur	59	92	134	9	10	2
	Chennai	22	30	97	16	11	10
	Coimbatore	42	70	173	12	9	4
	Kanniyakumari	16	21	54	11	8	4
	Madurai	44	69	137	37	23	13
	Nagapattinam	23	24	49	4	2	2
	Tenkasi	43	75	158	18	8	2
	Theni	109	84	114	29	9	3
	Tirupathur	29	33	36	28	24	17

Location	Name of the Village Panchayat/District	Number of KMUT Beneficiaries by Type of Health Expenditure Incurred					
		In Government Hospitals	**In Private Hospitals**	**To Purchase Medicine**	**To Purchase more Nutritious Food for Children**	**To Purchase more Nutritious Food for Old Age People**	**To Purchase more Nutritious Food for Pregnant Women**
	Tiruvannamalai	33	39	55	6	3	1
	Total	**420**	**537**	**1007**	**170**	**107**	**58**
		(15)	**(19)**	**(35)**	**(6)**	**(4)**	**(2)**
Total		**1187**	**1450**	**2291**	**443**	**292**	**151**
		(19)	**(24)**	**(37)**	**(7)**	**(5)**	**(2)**

Note: Figures in brackets provide the percentages to total beneficiaries
Source: Field Survey, 2025

The study canvassed a series of questions to the beneficiaries on how the KMUT money is utilised by them and the adjoining tables summarise the answers received. **Table 18** presents data on the pattern of utilisation of the KMUT money as reported by the beneficiaries themselves. It is clear that a very large number of women are using the money for enhancing their household food consumption. Women beneficiaries are buying more vegetables, more groceries, better quality rice and more milk across rural and urban Tamil Nadu. 79% of KMUT beneficiaries in rural Tamil Nadu and 55% in urban Tamil Nadu report purchasing more vegetables for their family using the KMUT money. 63% of beneficiaries in rural areas and 46% in urban areas spend their KMUT money on purchasing better quality rice. Different types of grocery items are being bought by 61% of beneficiaries in rural Tamil Nadu as against 53% in urban Tamil Nadu. Purchasing milk with the KMUT money is reported by 57% in rural and 47% in urban Tamil Nadu. Women are also spending money towards purchasing more fruits, meat, eggs and snacks for children. Our study clearly indicates that the rights grant is utilised by a substantial section of the beneficiaries in purchasing food items for their families[29]. While the overall pattern of utilization of rights grant is broadly similar between rural and urban areas, a larger percentage of rural beneficiaries report purchasing different categories of food items compared to the urban beneficiaries of the KMUT.

Almost every woman who was interviewed acknowledges the usefulness of KMUT cash entitlement for purchase of essential food items for their families. For example,

> " …..earlier I would ask my husband for money to buy vegetables and groceries and he would always postpone giving me the money. I will have to keep on asking him. Now with the KMUT I am like a queen. I withdraw the money from my account, go to the market and buy all the essential groceries and vegetables. My dependence on my husband has come down tremendously", says Latha from Thaligaividuthi village
>
> "KMUT has given me the ability to purchase required groceries and vegetables without asking anyone for money," says Ambika from Coimbatore
>
> "KMUT is useful to manage the soaring price rise of essential groceries and vegetables", says Santhi from Tenkasi
>
> "I am able to purchase milk for my children using the KMUT money," says Renuka Mani from Kariyalur village
>
> "In addition to the groceries I receive from the ration shop, I purchase groceries in the market using the KMUT money and this is really a life line for my family", says Kavitha from Madapuram village

A substantial section of the KMUT beneficiaries across the rural and urban areas of Tamil Nadu utilise the KMUT money towards health expenditure. In particular, 39% of beneficiaries in rural Tamil Nadu and 35% of beneficiaries in urban Tamil Nadu report using the KMUT money towards purchase of medicines **(see Table 19).** That the financial

[29] Similar results are reported in a recent study of the Gruha Lakshmi scheme (a cash transfer scheme that entails Rs.2000/month for eligible women) initiated by the Government of Karnataka, (Tara, 2025).

entitlement of KMUT is largely used to meet medical expenses, especially in families with babies or old people, repeatedly came through in the focus group discussions as well as in our qualitative surveys.

> Fatima Gani from Tenkasi says, "My husband suffers from high blood pressure and is on regular medication. Though he is enrolled in Makkalai Thedi Maruthuvam scheme, at times there are delays in receiving the medicines and we use the KMUT money to buy his BP medicines."
>
> Devika Bhai from Perumalpalayam notes, "I regularly use the KMUT amount to buy my BP and diabetes medicines"
>
> Adakki from Kanniyakumari says, "When there is a health emergency, I use the KMUT amount and seek medical help from a private hospital. Government hospitals are located far away from my village."

21% of KMUT beneficiaries in rural areas and 17% in urban areas say they utilise the rights grant towards their children's education[30] **(see Table 20).**

Table: 20 Utilisation of Rights Grant for Education, KMUT Beneficiaries, Tamil Nadu, 2025

Location	Name of the Village Panchayat/District	Number of KMUT Beneficiaries by Type of Educational Expenditure using Rights Grant		
		Used for Children's Education (school fee, stationery, hostel)	**Used for paying Fees for Private Tuition**	**Used for Paying Fees for College / other Courses for Children**
Rural	Lathur	46	26	16
	Chinnankuppam	85	36	26
	Kariyalur	98	43	31
	Madapuram	54	8	7
	Tirukolakudi	66	28	22
	Thaligaividuthi	121	52	40
	Perumalpalayam	38	11	5
	Goundampatti	63	31	26
	Koonthakulam	55	29	26
	Vidathakulam	76	50	41
	Total	**702**	**314**	**240**
		(21)	**(9)**	**(7)**
Urban	Ariyalur	79	25	13
	Chennai	28	27	11
	Coimbatore	39	15	17
	Kanniyakumari	23	16	12

[30] Its interesting that the spending priorities of women beneficiaries of KMUT in Tamil Nadu and Gruha Lakshmi in Karnataka are similar: expenditure on food items followed by expenditure on health and education is the pattern reported using the receipts received from the schemes across both the states, (Tara 2025).

Location	Name of the Village Panchayat/District	Number of KMUT Beneficiaries by Type of Educational Expenditure using Rights Grant		
		Used for Children's Education (school fee, stationery, hostel)	**Used for paying Fees for Private Tuition**	**Used for Paying Fees for College / other Courses for Children**
	Madurai	67	36	20
	Nagapattinam	33	17	8
	Tenkasi	95	45	26
	Theni	55	39	23
	Tirupathur	26	21	16
	Tiruvannamalai	25	9	7
	Total	**470**	**250**	**153**
		(17)	**(9)**	**(5)**
Total		**1172**	**564**	**393**
		(19)	**(9)**	**(6)**

Note: Figures in brackets provide the percentages to total beneficiaries, Source: Field Survey, 2025

Table: 21 Expenditure on some Non-Food Items using the Rights Grant, KMUT Beneficiaries, Tamil Nadu, 2025

Location	Name of the Village Panchayat/District	Number of KMUT Beneficiaries by Type of Expenditure on Non-Food Items				
		Purchase of Dress	**Purchase of HH Appliances/ Furniture**	**Communication/ Recharge**	**LPG Connection/ Cylinder Refill**	**Repairing/ Renovating House**
Rural	Lathur	47	39	73	96	13
	Chinnankuppam	32	24	82	151	9
	Kariyalur	95	76	222	356	47
	Madapuram	22	3	73	114	2
	Tirukolakudi	51	27	63	67	11
	Thaligaividuthi	60	21	130	139	21
	Perumalpalayam	66	32	88	119	17
	Goundampatti	17	3	61	138	7
	Koonthakulam	31	18	40	73	16
	Vidathakulam	53	35	80	159	34
	Total	**474**	**278**	**912**	**1412**	**177**
		(14)	**(8)**	**(27)**	**(42)**	**(5)**
Urban	Ariyalur	33	24	94	142	5
	Chennai	22	22	58	145	18
	Coimbatore	16	1	31	103	1
	Kanniyakumari	14	1	15	43	2
	Madurai	53	35	82	165	7
	Nagapattinam	11	5	14	95	3
	Tenkasi	11	1	27	186	3
	Theni	87	27	55	169	22
	Tirupathur	48	29	49	51	27
	Tiruvannamalai	19	3	27	40	7
	Total	**314**	**148**	**452**	**1139**	**95**
		(11)	**(5)**	**(16)**	**(40)**	**(3)**
Total		**788**	**426**	**1364**	**2551**	**272**
		(13)	**(7)**	**(22)**	**(41)**	**(4)**

Note: Figures in brackets provide the percentages to total beneficiaries, Source: Field Survey, 2025

Table: 22 Income Generation Activities Using the Rights Grant, KMUT Beneficiaries, Tamil Nadu, 2025

Location	Name of the Village Panchayat/District	Number of KMUT beneficiaries by Expenditure on Income Generation Activities				
		Agricultural Activity	**Purchasing Livestock**	**Self-Employment Activities**	**Starting New Self-Employment Activities**	**Transport**
Rural	Lathur	16	19	22	28	33
	Chinnankuppam	12	6	3	3	10
	Kariyalur	93	51	42	34	39
	Madapuram	7	10	-	3	5
	Tirukolakudi	16	22	9	13	12
	Thaligaividuthi	36	22	7	17	21
	Perumalpalayam	12	21	6	7	6
	Goundampatti	12	6	4	4	3
	Koonthakulam	14	11	4	3	3
	Vidathakulam	40	32	32	31	29
	Total	**258**	**200**	**129**	**143**	**161**
		(8)	**(6)**	**(4)**	**(4)**	**(5)**
Urban	Ariyalur	9	41	8	13	24
	Chennai	0	17	15	21	14
	Coimbatore	1	2	3	4	4
	Kanniyakumari	1	1	3	1	2
	Madurai	1	8	1	7	11
	Nagapattinam	5	4	3	5	5
	Tenkasi	-	1	-	4	1
	Theni	19	22	16	11	12
	Tirupathur	17	17	16	20	16
	Tiruvannamalai	5	2	3	4	9
	Total	**58**	**115**	**68**	**90**	**98**
		(2)	**(4)**	**(2)**	**(3)**	**(3)**
Total		**316**	**315**	**197**	**233**	**259**
		(5)	**(5)**	**(3)**	**(4)**	**(4)**

Note: Figures in brackets provide the percentages to total beneficiaries, Source: Field Survey, 2025

Private 'convent' schools thrive across Tamil Nadu and many of the KMUT beneficiaries seem to utilise their KMUT money towards school fees, tuition fees, stationery etc. A small percentage of beneficiaries, 7% in rural and the 5% in urban, say they use the KMUT money for educating their children in colleges.

Table 21 presents expenditure on some non-food items by the KMUT beneficiaries, using their rights grant. Large number of KMUT beneficiaries reported using the KMUT money for purchasing a variety of non-food items. Most important of these purchases is the LPG cylinder refill with 42% of beneficiaries in rural areas and 40% of beneficiaries in urban areas spending the KMUT money for this purpose. Using the KMUT money for recharging mobiles is the next most important expenditure reported by the beneficiaries in rural and urban areas of Tamil Nadu. In the rural areas 27% use the KMUT money for mobile recharge while the corresponding percentage in urban areas is 16%. Some beneficiaries also report using the money for purchase of clothes, buying appliances for the house and undertaking minor repairs around the house.

> Muniyammal from Chennai says, "After I started receiving money through KMUT I stopped worrying about how to meet the cylinder expenditure. I have started using the KMUT money for buying groceries and cylinder."
>
> Sathya from Tirukolakudi says, "I used the money last month to purchase school uniform for my daughter".

It appears that while the KMUT money is used predominantly for household consumption expenditure, there are some beneficiaries who are able to utilise this amount for improving their prospects for income generation **(see Table 22).**

> "KMUT has served as a launch pad for my aspirations. It has enabled me to dream again and become an entrepreneur", says Sathya from Koonthakulam
>
> "I saved up enough to buy groundnut seeds" says Amudha from Tirukolakudi
>
> **"**I saved the KMUT money for 6 months and bought goats. At present I have 7 goats and I sold one goat to raise money for my son's college fees", says Sumathy from Vidathakulam
>
> Chitra from Ariyalur mentioned that she is saving up the money to buy a sewing machine and she can then undertake tailoring work
>
> "KMUT is not only a safety net but also a springboard for small scale entrepreneurship", notes another beneficiary who is all praise for the scheme.
>
> "I use Rs.200 every month from the KMUT amount as working capital for my flower vending business", says Kala from Chennai.

Table: 23 Savings with the Rights Grant, KMUT Beneficiaries, Tamil Nadu, 2025

Location	Name of the Village Panchayat/District	Number of KMUT Beneficiaries Adopting Different Types of Saving			
		Bank/Post Office	**Informal Chit Funds**	**Jewel Shop**	**Insurance Policy**
Rural	Lathur	87	17	7	6
	Chinnankuppam	25	16	1	2
	Kariyalur	64	5	4	7
	Madapuram	64	2	1	2
	Tirukolakudi	59	6	6	5
	Thaligaividuthi	92	3	4	4
	Perumalpalayam	38	5	2	1
	Goundampatti	30	2	2	3
	Koonthakulam	36	-	-	1
	Vidathakulam	269	36	31	30
	Total	**764**	**92**	**58**	**61**
		(23)	**(3)**	**(2)**	**(2)**
Urban	Ariyalur	32	2	-	1
	Chennai	152	12	12	16
	Coimbatore	51	2	2	3
	Kanniyakumari	19	1	-	2
	Madurai	48	2	2	
	Nagapattinam	45	4	3	3
	Tenkasi	36	-	-	-
	Theni	123	2	2	3
	Tirupathur	94	9	10	11
	Tiruvannamalai	19	2	1	1
	Total	**619**	**36**	**32**	**40**
		(22)	**(1)**	**(1)**	**(1)**
Total		**1383**	**128**	**90**	**101**
		(22)	**(2)**	**(1)**	**(2)**

Note: Figures in brackets provide the percentages to total beneficiaries
Source: Field Survey, 2025

In addition to using the KMUT money for enhancing household consumption and non-consumption expenditure, some beneficiaries are also saving part of the money they receive **(see Table 23).** 30% of rural beneficiaries and 25% of urban beneficiaries of the KMUT report resorting to some form of saving using the rights grant. A vast majority, more than one fifth of beneficiaries, report saving either in a commercial bank or in a post office across urban and rural areas of Tamil Nadu. Many beneficiaries reported using the money to save in Selvamagal scheme, a savings scheme initiated for the benefit of girl children by the government. A small percentage of beneficiaries also save in chit funds and jewellery shops while 2% of beneficiaries in rural and 1% in urban have also invested in life insurance schemes.

> Anbazhagi of Kanniyakumari says, “I usually save the KMUT amount for six months and then use it for my children’s educational expenses.”

> Ranjitha of Kariyalur reports, "I saved the amount up to six months and underwent tailoring and embroidery classes"
>
> Maheswari of Thaligaividuthi village says, "I saved the KMUT money and managed to pay my son's college fees"

Analysing the survey data on the pattern of utilisation of the rights grant by the beneficiaries further indicate the following: the money is also used towards household asset creation- 6 to 7% in rural and urban areas say they have used the grant towards electrification of their houses. Another 1 to 3% of beneficiaries report using the grant towards building toilets at home or improving drinking water connection or buying or repairing vehicles or buying jewels and land.

> Saroja of Goundampatti says, "I usually use the KMUT money to buy groceries but last month I used it to buy a toe ring for my daughter"

The KMUT money is also used widely to pay back loans taken from Self-Help Groups/banks/money lenders/friends/relatives. 14% of KMUT beneficiaries in rural Tamil Nadu and 7% in urban Tamil Nadu report utilising the rights grant towards payment for loans taken from SHGs.

Repayment of borrowings from friends and relatives using the KMUT money is reported by 7% of KMUT beneficiaries in rural Tamil Nadu and 4% in urban Tamil Nadu. Repayment to money lenders is done using the KMUT money by 5% of beneficiaries in rural and 3% in urban Tamil Nadu. To pay back loans taken from banks, 3% of beneficiaries across rural and urban Tamil Nadu say they use the KMUT money.

> "KMUT has improved my credit worthiness. People trust me now. They know I can repay as the KMUT amount comes without fail" says, Kala from Chennai.
>
> "KMUT is more than a financial aid, a scheme that provides crucial support for our daily existence. The assurance of a reliable monthly income has given me the confidence to occasionally borrow small sums for urgent household expenses" says Shanthi from Madurai
>
> "I am raising some goats and chicken which I bought using borrowed money. I use part of the KMUT rights grant to repay my debt", says Lakshmi from Lathur.

KMUT beneficiaries report using their KMUT money towards social expenditure such as celebrating festivals, conducting family functions, visiting relatives and visiting places of entertainment. 8% of KMUT beneficiaries in rural Tamil Nadu and 6% in urban Tamil Nadu report using the rights grant towards celebrating festivals and/or visiting relatives while 3% across rural and urban Tamil Nadu use it for conducting family functions. 4% of KMUT beneficiaries in rural Tamil Nadu and 3% in urban Tamil Nadu utilize their KMUT money to visit places of entertainment.

KMUT beneficiaries were asked to specify the type of expenditure they incurred using their rights grant during May/June 2025, that is one month previous to the survey. It is expected that a recall period of one month is expected to bring more accuracy to the data collected.

Table: 24 Utilisation of the Rights Grant During the Month Before the Survey, KMUT Beneficiaries, Tamil Nadu, May 2025

Items of Expenditure using Rights Grant	Number of KMUT Beneficiary by Type of Expenditure Incurred in May 2025			Percentage of KMUT Beneficiary by Type of Expenditure Incurred in May 2025		
	Rural	**Urban**	**Total**	**Rural**	**Urban**	**Total**
Food Items	1628	1001	2629	49	35	43
Health	601	694	1295	18	25	21
LPG Gas Cylinder	292	507	799	9	18	13
Education	270	247	517	8	9	8
Saving	221	146	367	7	5	6
Debt Repayment	148	58	206	4	2	3
Festival /Function/ Entertainment	42	23	65	1	1	1
Self-Employment Activities	27	12	39	1	0	1
Mobile Phone Recharge	24	24	48	1	1	1
Dress	18	11	29	1	0	0
Transport	16	6	22	0	0	0
House Rent	9	61	70	0	2	1
EB Bill	7	39	46	0	1	1
All	**3303**	**2829**	**6132**	100	100	100

Note: 20 KMUT beneficiaries from rural areas and 11 from urban areas reported not receiving rights grant in May 2025
Source: Field Survey, 2025

Table 24 indicates that a majority of the beneficiaries in rural and urban Tamil Nadu resort to purchasing food items such as rice, other groceries, milk, vegetables and fruits using the KMUT money. Nearly half the beneficiaries in rural (49%) and one third in urban (35%) report spending the KMUT money on food items. The next major expenditure using the KMUT money is for health- medicines as also hospitalisation reported by 18% of beneficiaries in rural areas and 25% in urban areas. Other major expenditure is towards education and gas cylinder. Nearly 7% in rural areas and 5% in urban areas report using the KMUT money for saving. Respondents also say they use the KMUT money for recharging their phones, to buy new dress, for festivals etc. It is interesting to find that the pattern of expenditure reported for a recall period of one month corresponds with the general pattern of expenditure discussed so far indicating the veracity of the survey.

Almost all the KMUT beneficiaries feel the rights grant is an additional source of financial support **(see Table 25)**. The very small percentage of beneficiaries who do not view the cash entitlement as an additional support feel the amount has to be increased for it to make a meaningful dent in their household expenditure pattern.

Table: 25 Perception of KMUT Beneficiaries on the Rights Grant, Tamil Nadu, 2025

Location	Name of the Village Panchayat/District	KMUT Beneficiaries Who Believe it's an Additional Source of Income and Support	
		Number	**Percentage**
Rural	Lathur	189	99
	Chinnankuppam	336	97
	Kariyalur	457	97
	Madapuram	268	100
	Tirukolakudi	391	99
	Thaligaividuthi	483	98
	Perumalpalayam	278	100
	Goundampatti	294	99
	Koonthakulam	254	99
	Vidathakulam	328	100
	Total	**3278**	**99**
Urban	Ariyalur	389	100
	Chennai	493	99
	Coimbatore	367	100
	Kanniyakumari	139	100
	Madurai	335	100
	Nagapattinam	201	100
	Tenkasi	422	100
	Theni	270	100
	Tirupathur	124	100
	Tiruvannamalai	93	99
	Total	**2833**	**100**
Total		**6111**	**99**

Source: Field Survey, 2025

In sum, while the rights grant guaranteed by the KMUT is being used by the beneficiaries in a wide range of ways it is clear that it is predominantly used to buy essential food items for the family. A large section of the beneficiaries also use it to meet regular health and educational expenses as also to buy necessary items such as the LPG cylinder and for recharging mobile phones, an occasional treat by way of a new dress or visiting some place etc. The positive impact of KMUT is universally felt and expressed by the beneficiaries and this is particularly so among the old people.

> "At my age I am unable to take up any employment and I use the KMUT money to buy food items such as rice porridge, ragi balls, tea etc.," says 80 year old Vadivukkarasi of Kariyalur.
>
> "I used to roll beedi and earn Rs.100 a day. Now I am old and unable to roll beedis. KMUT is really a lifeline for me", says Nallathayi from Koonthankulam.

"I don't have a son. The Government is sending me money regularly every month like what a son would have done", says Mari from Chinnankuppam with her eyes all teared up.

"I am 97 years old and I do not receive old age pension. It is the KMUT money that enables me to buy vegetables and groceries" says Rani from Tirukolakudi

"I am old and I am not being given ration as they are unable to match my finger prints. Without the KMUT money I do not know how I would manage." Says Maria from Chennai

3.2.Impact of the KMUT on Women's Empowerment

In addition to the tangible benefits that have been possible such as the possibility to spend more on food, health and education due to the receipt of the KMUT money, the beneficiaries also experience number of intangible benefits that contribute towards their empowerment. For instance, the very fact that they have access to cash and that there is a degree of certainty about the availability and access to this cash, perhaps induces some self-confidence, dignity and status among the beneficiaries of the KMUT. This point comes through clearly from our personal interviews with the beneficiaries.

"I collect the money from the ATM myself. The message in the middle of every month gives me immense joy and hope. It may be a small amount but it makes me feel confident and motivated," says Mallika from Tirupathur.

"While we were surviving even without KMUT, the regular monthly credit through the KMUT scheme has given us a sense of security and dignity", says Gayathri from Perumalpalayam.

"I exercise the authority within my family to withdraw and spend the KMUT money in any way I deem fit", says Sarala from Koonthakulam.

"I work as a maid and I would worry even to take a day off from work as my employer would cut my salary. Now with the money I receive from KMUT, I don't think twice before taking a day off, especially when I don't feel well and I want to rest. The assurance of receiving KMUT money has reduced my anxiety and empowered me to prioritise my personal needs," says 45 year old Dhanalakshmi from Chennai.

"I use it for my personal expenses like drinking a hot cup of tea or buying a bar of soap to bathe with. I am old and unable to work and if KMUT is not there I would have had to ask my daughter in law for money even for these small expenses," says Vijaya from Vidathakulam.

"Schemes like KMUT, free bus travel, maternity assistance, noon-meal programme, breakfast scheme etc., have made life more manageable for people like us. We would have somehow survived even without KMUT but receiving the KMUT money has made our survival less uncertain and provided us with a measure of security and dignity," says Sheela from Kanniyakumari.

Kiliyammal of Coimbatore succinctly summarises the impact of KMUT in one word as she equates it to '*siruvattu kasu'* meaning the rights grant is similar to small finances and small savings over which women have total control in their families.

Table: 26 Impact of the Rights Grant on Decision Making, KMUT Beneficiaries, Tamil Nadu, 2025

Location	Name of the Village Panchayat/District	Number of Beneficiaries Reporting Improvement in Decision Making w.r.to		No. of Beneficiaries Reporting Less Dependency on Family Members
		Household Expenditure	**Household Savings**	
Rural	Lathur	163	22	27
	Chinnankuppam	265	55	80
	Kariyalur	338	74	135
	Madapuram	199	41	70
	Tirukolakudi	312	52	82
	Thaligaividuthi	352	143	141
	Perumalpalayam	227	75	51
	Goundampatti	244	57	52
	Koonthakulam	169	19	87
	Vidathakulam	159	145	170
	Total	**2428**	**683**	**895**
		(73)	**(21)**	**(27)**
Urban	Ariyalur	330	138	59
	Chennai	220	176	277
	Coimbatore	233	87	134
	Kanniyakumari	116	11	23
	Madurai	240	57	96
	Nagapattinam	142	33	60
	Tenkasi	222	105	200
	Theni	198	6	72
	Tirupathur	98	31	26
	Tiruvannamalai	59	10	35
	Total	**1858**	**654**	**982**
		(65)	**(23)**	**(35)**
Total		**4286**	**1337**	**1877**
		(70)	**(22)**	**(30)**

Note: Figures in brackets provide the percentages with respect to total number of beneficiaries
Source: Field Survey, 2025

In the survey schedule that was canvassed to all KMUT beneficiaries across Tamil Nadu, there are questions relating to how the beneficiaries perceive changes in their ability to make decisions pertaining to their households after they started receiving their rights grant. These questions attempt to understand if there are perceptible changes in women's status and if they feel more empowered with the receipt of unconditional cash transfers compared to before.

From **Table 26** it is seen that 2428 beneficiaries in the rural areas and 1858 beneficiaries in urban areas, accounting for 73% and 65% in rural and urban areas respectively, responded that there has been an improvement in their ability to make decisions on household expenditure. Probing the issue of decision making further, it is seen that as regards decisions on savings about 21% of KMUT beneficiaries in rural and 23% in urban areas report that they make these decisions. It is interesting that 27% of beneficiaries in rural and 35% of beneficiaries in urban areas say they are now much less dependent on their family members for household expenses after they started receiving their KMUT money.

Table 27 presents some indicators of women's empowerment and it is interesting to find that a perceptible section of beneficiaries feels their status within their families has improved after they became the recipients of KMUT money. They also seem to be in a position to travel as and when they deem fit and are in a position to spend money on their personal needs. All these have brought down the level of stress in their lives and improved their self-confidence. While more than 80% of beneficiaries in rural areas perceive these positive changes, in the urban areas it is even higher at more than 90% of beneficiaries. It is quite likely that a larger percentage of women beneficiaries in urban areas compared to those in rural areas perceive positive changes of empowerment because a much lower percentage of women beneficiaries in urban areas are in the work force compared to the rural areas. Given this, the KMUT money is perhaps the only source of financial resources that a large section of women beneficiaries in urban areas have access to and that perhaps explains the relatively better positive experience as well.

Further, 59% of beneficiaries in rural Tamil Nadu and 56% in urban Tamil Nadu claim their general borrowings have come down. In rural areas 70% of beneficiaries report that ever since they started receiving the KMUT money, their borrowings at petty shops for groceries have come down. In the urban areas the corresponding percentage is about 55%.

To a question on what is the most important positive change due to KMUT, beneficiaries gave a range of responses. About two-fifths of KMUT beneficiaries in the state feel the most important change they perceive is that their self-confidence has improved; about 14% feel they have become more independent; another 28% say their ability to spend money without asking anyone has increased; and 14% say their ability to spend for their children has improved. Needless to say, all these responses are important changes experienced by the beneficiaries and point towards a greater sense of dignity felt by them.

When asked if they check their bank accounts regularly and verify if the KMUT money has been deposited in their accounts, almost all the KMUT beneficiaries, in the rural as well as urban Tamil Nadu, replied in the affirmative. Of the 3323 beneficiaries surveyed for our study in rural Tamil Nadu, 28% use ATM cards and 16% are dependent on banking correspondents while the rest withdraw the KMUT money directly from their bank/PO accounts. In the urban areas nearly 56% of beneficiaries are using the ATM card. Of those beneficiaries who are resorting to ATM cards, only 52% in rural and 57% in urban use the card themselves. In the rest of the cases other family members use the card to withdraw money. However, 96% of rural beneficiaries and 98% of urban beneficiaries say they receive the entire amount that is being withdrawn by their family members on their behalf.

To sum up, the study provides compelling evidence that the impact of the KMUT scheme extends far beyond financial support. The beneficiaries themselves perceive the scheme as having profoundly improved their social standing, personal freedom, and overall well-being, thereby making the women beneficiaries feel more empowered.

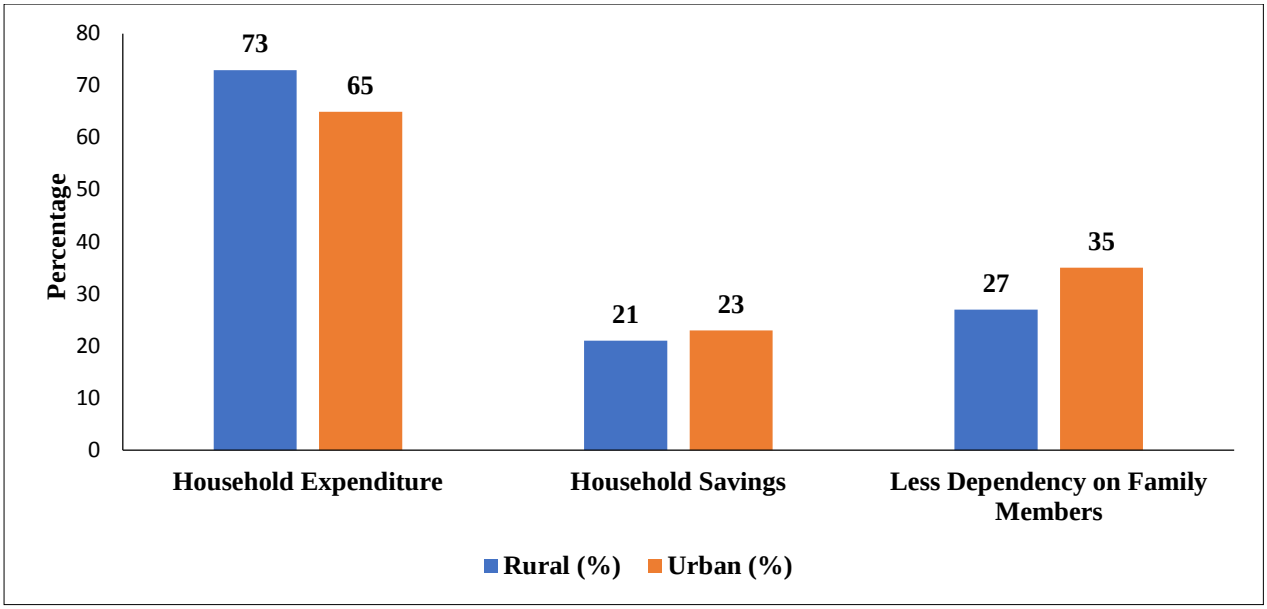

Figure:6 Impact of the Rights Grant on Decision Making, KMUT Beneficiaries

Table: 27 Some Indicators of Empowerment, KMUT Beneficiaries, Tamil Nadu, 2025

Location	Name of the Village Panchayat/District	Number of KMUT Beneficiaries Perceiving Positive Change with Regard to				
		Their Status in their Family	**Their Ability to Travel as Required**	**Spending for their Personal Needs**	**Reduction in Stress**	**Their Confidence level**
Rural	Lathur	186	172	170	164	175
	Chinnankuppam	271	275	290	302	321
	Kariyalur	391	382	370	356	351
	Madapuram	268	262	264	265	266
	Tirukolakudi	337	298	322	339	343
	Thaligaividuthi	448	388	397	406	425
	Perumalpalayam	258	249	258	254	253
	Goundampatti	245	256	270	270	269
	Koonthakulam	245	228	249	253	254
	Vidathakulam	321	276	280	281	286
	Total	**2970**	**2786**	**2870**	**2890**	**2943**
		(89)	**(84)**	**(86)**	**(87)**	**(89)**
Urban	Ariyalur	389	385	386	388	388
	Chennai	476	476	475	465	482
	Coimbatore	309	324	331	347	360
	Kanniyakumari	132	125	133	132	135
	Madurai	326	297	313	315	316
	Nagapattinam	190	180	191	190	202
	Tenkasi	420	413	418	414	418
	Theni	264	220	235	247	251
	Tirupathur	112	109	96	99	103
	Tiruvannamalai	80	83	79	78	82
	Total	**2698**	**2612**	**2657**	**2675**	**2737**

Location	Name of the Village Panchayat/District	Number of KMUT Beneficiaries Perceiving Positive Change with Regard to				
		Their Status in their Family	**Their Ability to Travel as Required**	**Spending for their Personal Needs**	**Reduction in Stress**	**Their Confidence level**
		(95)	**(92)**	**(94)**	**(94)**	**(96)**
Total		**5668**	**5398**	**5527**	**5565**	**5680**
		(92)	**(88)**	**(90)**	**(90)**	**(92)**

Note: Figures in brackets provide the percentages with respect to total number of beneficiaries
Source: Field Survey, 2025

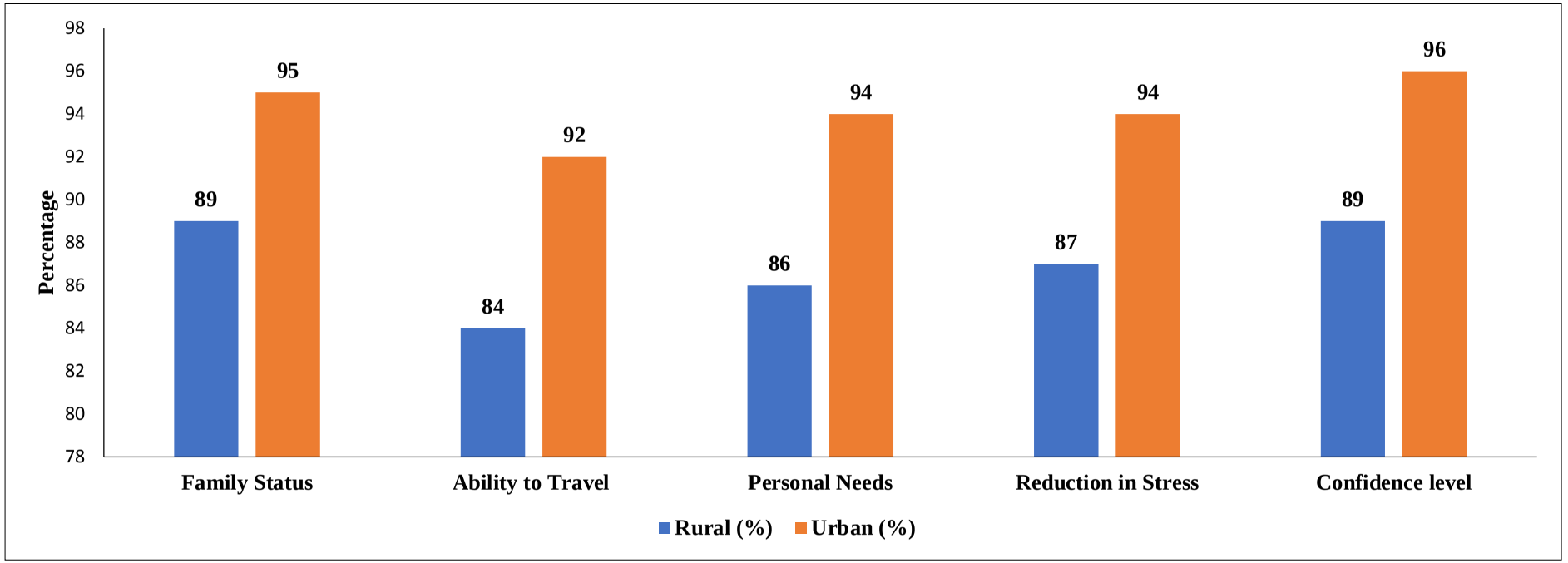

Figure:7 Percentage of KMUT Beneficiaries Perceiving Positive Change

4. Concluding Observations

The Government Order pertaining to the Kalaignar Magalir Urimai Thittam discusses the cash transfer entailed in the scheme as rights grant and not merely as grant or financial assistance and the choice of words is an important political message that this is a scheme aimed towards social justice. The rights grant is seen as an attempt towards addressing the systemic gender-based discrimination prevalent in the society by creating an atmosphere within the beneficiary households where the women shall be treated with dignity and respect. The results from our study on KMUT clearly show that the scheme is moving in the right direction towards achieving the major objectives of the scheme, namely, to acknowledge the tireless efforts of the women in the beneficiary households by providing them with a rights grant. The scheme has proved to be an important step towards bringing about gender equality within the realm of the beneficiary families. Our interaction with more than 6000 women beneficiaries of KMUT, across villages and towns of Tamil Nadu, clearly bring out the innumerable benefits reaped by them due to the receipt of rights grant and this includes not only tangible benefits such as more money available to meet the needs of their families but also intangibles such as enhancement in their status within their families, higher roles as decision makers, larger roles in planning the expenditure and savings of their families, freedom to travel and spend without seeking anyone's permission and finally a feeling of empowerment.

Using the KMUT money women beneficiaries have enhanced their household food security by increasing their spending on food items and are buying more vegetables, more groceries, more rice and more milk for their families across rural and urban Tamil Nadu. 79% of KMUT beneficiaries in rural Tamil Nadu and 55% in urban Tamil Nadu report purchasing more vegetables for their family while 63% of beneficiaries in rural areas and 46% in urban areas spend their KMUT money on purchasing better quality rice. A substantial section of the KMUT beneficiaries across the rural and urban areas of Tamil Nadu utilise the rights grant towards health expenditure. In particular, 39% of beneficiaries in rural Tamil Nadu and 35% of beneficiaries in urban Tamil Nadu report using the KMUT money towards purchase of medicines. While nearly one fifth of beneficiaries report spending the rights grant for their children's education, there is also a whole range of essential items on which the rights grant is spent by the beneficiaries such as repaying debts, purchase of LPG cylinder, recharging mobile phones, small savings etc. Further, 73% of beneficiaries in rural and 65% in urban areas responded that there has been a total positive change in their ability to make decisions on household expenditure after they started receiving the KMUT money. And a perceptible section of beneficiaries feel their status within their families has improved after they became the recipients of the KMUT money and more than 80 % of beneficiaries in rural areas and 90% of beneficiaries in the urban areas perceive multiple positive changes with KMUT. Thus, the study provides compelling evidence that the impact of the KMUT scheme extends far beyond financial support.

Our study estimated the coverage of KMUT in rural areas to be 64% and in urban areas to be 55% and in Tamil Nadu as a whole to be 60%, in 2025. Of the women who are covered under KMUT close to one third belong to the most disadvantaged sections-the Scheduled Castes and Scheduled Tribes much higher than the proportion of population of this disadvantaged section in the general population of Tamil Nadu at about one-fifth. Another one fifth of the KMUT beneficiaries belong to the Most Backward Classes. Further, 15% of all KMUT beneficiaries in rural areas and 18% in urban areas are single women (widowed or divorced or separated or unmarried) who are relatively more vulnerable. Senior citizens, women above the age of 60, account for 15% of KMUT beneficiaries. This is clearly indicative of the reach of the programme to the most deserving and most marginalised sections in Tamil Nadu. Moreover, a predominant section of the KMUT beneficiaries have the lowest level of education with 41% in rural and 21% in urban Tamil Nadu reporting their education status as illiterate. Occupational status of KMUT beneficiaries indicate that 90% of workers among the KMUT beneficiaries in rural Tamil Nadu are engaged in agriculture and allied sector and a substantial section of them, 85%, are engaged as wage labour with no certainty about either the number of days of employment or the level of wages. Similarly in urban areas too, just about 10% in the manufacturing and construction sectors are regular wage workers while 19% are regular wage workers in the services sector. In sum, our study clearly brings out that the most under privileged and deserving women have been covered under the KMUT thereby ensuring the social justice objective.

While the proper coverage of beneficiaries speaks volumes about the efficient implementation of the scheme, the functioning of the scheme with respect to the deposit of money into the bank or post-office accounts of beneficiaries also has an impeccable record. 99 percent of beneficiaries across rural and urban locations vouch for the regularity of receipt of money under the KMUT. In fact, every woman who was interviewed as a beneficiary of the KMUT had one common thing to say which is about the certainty and regularity of the amount, Rs.1000/month that got credited into their accounts and the innumerable advantages this guaranteed amount brought in.

Finally, it is extremely interesting and encouraging to note that many women are able to see the combined effort of a number of welfare schemes that are in operation in Tamil Nadu, in enhancing their standard of living. Women beneficiaries acknowledged the collective effect of schemes such as the free bus scheme (Magalir Vidiyal Payanam), the scheme that diagnoses and treats patients at home (Makkalai Thedi Maruthuvam), the Public Distribution System that provides food grains at subsidized rates, mobile ration shops, Breakfast and Mid-day Meals at schools, maternity benefits and the KMUT etc, that help families such as theirs with low and uncertain incomes to lead a life with dignity.

> A young mother said, “My sons have their breakfast and lunch at school. I draw rice and other groceries from the ration shop and now I have the KMUT money to buy vegetables and milk for my sons. Government is helping us. Without all these supports we will not be able to live with dignity”

An elderly woman remarked, “Of late we have not been getting employment in the NREGA scheme. Though I am old I do not receive any old-age pension from the government. But I am very happy I get this KMUT money. My husband gets his BP medicines through some government scheme. So, with the ration rice and the KMUT money we somehow manage to survive”.

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Impact Assessment of Kalaignar Magalir Urimai Thittam in Tamil Nadu

The **Kalaignar Magalir Urimai Thittam** (Kalaignar Women's Rights Grant Scheme) was launched on 15th September 2023 by the Government of Tamil Nadu with the aim of providing financial assistance of **Rs.1,000/- per month** in recognition of the triple burden of women who invest unquantified time and efforts in unpaid care work and in productive economic work by women.

The State Planning Commission undertook an impact assessment of the Kalaignar Magalir Urimai Thittam, a flagship scheme of the Government of Tamil Nadu. This study covered 20 locations with 10 village panchayats in the rural areas and 10 wards from urban areas spread across Tamil Nadu.

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